

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 December 31, 2017

20171231
(RCON 9999)

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

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

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

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

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

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

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

Laban P. Jackson, Jr.

Director (Trustee)

William C. Weldon

Director (Trustee)

Jamie Dimon

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

20180202

Date of Signature

Submission of Reports

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

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

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

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

JPMorgan Chase Bank, National Association

Legal Title of Bank (RSSD 9017)

Columbus

City (RSSD 9130)

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

628

(RSSD 9050)

OH

State Abbreviation (RSSD 9200)

43240

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

7H6GLXDRUGQFU57RNE97

(Report only if your institution already has an LEI.) (RCON 9224)

The estimated average burden associated with this information collection is 128.05 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, 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.

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable ⁽¹⁾			B556	4,950,000	1.
2.	Net deferred tax assets ⁽²⁾			2148	693,000	2.
3.	Interest-only strips receivable (not in the form of a security) ⁽³⁾ on:					
	a. Mortgage loans.....			A519	0	3.a.
	b. Other financial assets.....			A520	0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾			1752	4,737,000	4.
5.	Life insurance assets:					
	a. General account life insurance assets.....			K201	5,813,000	5.a.
	b. Separate account life insurance assets.....			K202	5,347,000	5.b.
	c. Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2168	92,620,000	6.
	a. Prepaid expenses.....	2166	0			6.a.
	b. Repossessed personal property (including vehicles).....	1578	0			6.b.
	c. Derivatives with a positive fair value held for purposes other than trading.....			C010	0	6.c.
	d. Retained interests in accrued interest receivable related to securitized credit cards.....			C436	0	6.d.
	e. FDIC loss-sharing indemnification assets.....			J448	0	6.e.
	f. Computer software.....			FT33	0	6.f.
	g. Accounts receivable.....		41,480,000	FT34		6.g.
	h. Receivables from foreclosed government-guaranteed mortgage loans.....			FT35	0	6.h.
	i. <small>TEXT 3549</small>			3549	0	6.i.
	j. <small>TEXT 3550</small>			3550	0	6.j.
	k. <small>TEXT 3551</small>			3551	0	6.k.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	114,160,000	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices ⁽⁵⁾			3645	173,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	16,408,000	1.b.
2.	Net deferred tax liabilities ⁽²⁾			3049	4,473,000	2.
3.	Allowance for credit losses on off-balance-sheet credit exposures.....			B557	1,068,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	69,053,000	4.
	a. Accounts payable.....	3066	51,844,000			4.a.
	b. Deferred compensation liabilities.....			C011	0	4.b.
	c. Dividends declared but not yet payable.....			2932	0	4.c.
	d. Derivatives with a negative fair value held for purposes other than trading.....					
				C012	0	4.d.
	e. <small>TEXT 3552</small>			3552	0	4.e.
	f. <small>TEXT 3553</small>			3553	0	4.f.
	g. <small>TEXT 3554</small>			3554	0	4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	91,175,000	5.

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

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

	Dollar Amounts in Thousands	Domestic Offices		
		RCON	Amount	
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....		B989	43,444,000	3.
4. Securities sold under agreements to repurchase.....		B995	4,853,000	4.
5. Other borrowed money.....		3190	84,873,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs.....		2163	124,545,000	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....		2941	0	7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....		2192	1,525,329,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....		3129	1,409,943,000	9.

	Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
		RCON	Amount	RCON	Amount	
		10. U.S. Treasury securities.....	0211	0	1287	
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	0	11.	
12. Securities issued by states and political subdivisions in the U.S.....	8496	14,373,000	8499	30,175,000	12.	
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	27,577,000	G390	69,575,000	13.a.(1)	
(2) Other mortgage pass-through securities.....	1709	0	1713	0	13.a.(2)	
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	G393	0	G394	705,000	13.b.(1)	
(2) All other mortgage-backed securities.....	1733	5,783,000	1736	12,791,000	13.b.(2)	
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	8,773,000	14.	
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	0	G400	15,906,000	15.	
16. Investments in mutual funds and other equity securities with readily determinable fair values.....			A511	38,000	16.	
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	47,733,000	1773	160,648,000	17.	
18. Equity securities that do not have readily determinable fair values.....			RCON	Amount	18.	
			1752	4,619,000		

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

Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....		2133	8,230,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....		2898	15,758,000	2.

Schedule RC-K—Quarterly Averages ⁽¹⁾

	Dollar Amounts in Thousands	RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		3381	473,345,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations ⁽²⁾ (excluding mortgage-backed securities).....		B558	24,875,000	2.
3. Mortgage-backed securities ⁽²⁾		B559	117,065,000	3.
4. All other securities ^{(2),(3)} (includes securities issued by states and political subdivisions in the U.S.).....		B560	106,948,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	161,073,000	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	743,217,000	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	280,366,000	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	115,763,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	595,000	6.a.(3)
(4) Commercial and industrial loans.....		3387	128,765,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	34,368,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	60,911,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3360	75,576,000	6.b.
7. Trading assets.....	RCFD	3401	263,696,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484	190,000	8.
9. Total assets ⁽⁴⁾	RCFD	3368	2,140,087,000	9.
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON	3485	243,110,000	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs).....	B563		862,470,000	11.a.
b. Time deposits of \$250,000 or less	HK16		22,995,000	11.b.
c. Time deposits of more than \$250,000	HK17		39,203,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3404	246,567,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353	101,077,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD	3355	113,675,000	14.

1. For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).

2. Quarterly averages for all debt securities should be based on amortized cost.

3. Quarterly averages for all equity securities should be based on historical cost.

4. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Unused commitments:					
a.	Revolving, open-end lines secured by 1– 4 family residential properties, e.g., home-equity lines.....			3814	20,387,000	1.a.
	<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)			RCON J477	0	1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above)			J478	0	1.a.(2)
				RCFD		
b.	Credit card lines.....			3815	12,127,000	1.b.
	<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1)</i>					
	<i>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>					
(1)	Unused consumer credit card lines			J455	1,400,000	1.b.(1)
(2)	Other unused credit card lines			J456	10,727,000	1.b.(2)
c.	Commitments to fund commercial real estate, construction, and land development loans:					
(1)	Secured by real estate:					
(a)	1–4 family residential construction loan commitments.....			F164	377,000	1.c.(1)(a)
(b)	Commercial real estate, other construction loan, and land development loan commitments.....			F165	8,746,000	1.c.(1)(b)
(2)	NOT secured by real estate.....			6550	11,282,000	1.c.(2)
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
(1)	Commercial and industrial loans			J457	255,770,000	1.e.(1)
(2)	Loans to financial institutions			J458	24,480,000	1.e.(2)
(3)	All other unused commitments			J459	128,529,000	1.e.(3)
2.	Financial standby letters of credit.....			3819	97,044,000	2.
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a.	Amount of financial standby letters of credit conveyed to others.....	3820	49,589,000			2.a.
3.	Performance standby letters of credit.....			3821	9,511,000	3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a.	Amount of performance standby letters of credit conveyed to others.....	3822	1,906,000			3.a.
4.	Commercial and similar letters of credit.....			3411	4,118,000	4.
5.	Not applicable					
6.	Securities lent and borrowed:					
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....			3433	191,861,000	6.a.
b.	Securities borrowed.....			3432	184,932,000	6.b.
7.	Credit derivatives:					
a.	Notional amounts:					
(1)	Credit default swaps.....	C968	676,017,000	C969	691,120,000	7.a.(1)
(2)	Total return swaps.....	C970	12,284,000	C971	19,827,000	7.a.(2)
(3)	Credit options.....	C972	46,682,000	C973	46,326,000	7.a.(3)
(4)	Other credit derivatives.....	C974	35,000	C975	6,188,000	7.a.(4)

1. The asset size test and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2016, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCFD	Amount		
	RCFD	Amount	RCFD	Amount				
7. b. Gross fair values:								
(1) Gross positive fair value.....	C219	15,907,000	C221	6,288,000			7. b.(1)	
(2) Gross negative fair value.....	C220	5,496,000	C222	16,771,000			7. b.(2)	
7. c. Notional amounts by regulatory capital treatment: ⁽¹⁾					RCFD	Amount		
(1) Positions covered under the Market Risk Rule:								
(a) Sold protection.....	G401	641,487,000					7. c.(1)(a)	
(b) Purchased protection.....	G402	645,838,000					7. c.(1)(b)	
(2) All other positions:								
(a) Sold protection.....	G403	93,531,000					7. c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	1,016,000					7. c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	116,607,000					7. c.(2)(c)	
	Remaining Maturity of:							
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years			
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount		
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection: ⁽²⁾								
(a) Investment grade.....	G406	163,593,000	G407	320,201,000	G408	30,463,000	7. d.(1)(a)	
(b) Subinvestment grade.....	G409	73,687,000	G410	134,156,000	G411	12,918,000	7. d.(1)(b)	
(2) Purchased credit protection: ⁽³⁾								
(a) Investment grade.....	G412	161,653,000	G413	330,194,000	G414	36,371,000	7. d.(2)(a)	
(b) Subinvestment grade.....	G415	81,746,000	G416	136,993,000	G417	16,504,000	7. d.(2)(b)	
8. Spot foreign exchange contracts.....					RCFD	Amount	8.	
					8765	457,280,000		
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....					3430	30,713,000	9.	
a. Not applicable								
b. Commitments to purchase when-issued securities.....			3434	0			9. b.	
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....			C978	0			9. c.	
d. <small>TEXT 3555</small>			3555	0			9. d.	
e. <small>TEXT 3556</small>			3556	0			9. e.	
f. <small>TEXT 3557</small>			3557	0			9. f.	
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....					5591	0	10.	
a. Commitments to sell when-issued securities.....			3435	0			10. a.	
b. <small>TEXT 5592</small>			5592	0			10. b.	
c. <small>TEXT 5593</small>			5593	0			10. c.	
d. <small>TEXT 5594</small>			5594	0			10. d.	
e. <small>TEXT 5595</small>			5595	0			10. e.	

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		RCFD	Amount		
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank.....		C223	1,078,760,000	11.a.	
b. Sales for which the reporting bank is the agent bank with risk.....		C224	0	11.b.	
Derivatives Position Indicators					
Dollar Amounts in Thousands	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....					
	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	12.a.
	1,715,685,000	23,456,000	66,249,000	78,387,000	
b. Forward contracts.....					
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	12.b.
	2,802,905,000	5,480,863,000	8,840,000	95,099,000	
c. Exchange-traded option contracts:					
(1) Written options.....					
	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	12.c.(1)
	454,761,000	806,000	182,201,000	45,020,000	
(2) Purchased options.....					
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	12.c.(2)
	1,008,633,000	2,496,000	198,485,000	53,639,000	
d. Over-the-counter option contracts:					
(1) Written options.....					
	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	12.d.(1)
	3,126,975,000	787,414,000	361,125,000	67,722,000	
(2) Purchased options.....					
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	12.d.(2)
	2,994,855,000	774,427,000	309,080,000	52,445,000	
e. Swaps.....					
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	12.e.
	21,370,738,000	3,977,583,000	497,037,000	516,224,000	
13. Total gross notional amount of derivative contracts held for trading.....					
	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	13.
	33,296,045,000	10,948,946,000	1,623,017,000	908,536,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	14.
	178,507,000	98,099,000	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....					
	RCFD A589				14.a.
	65,400,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....					
	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	15.a.(1)
	318,454,000	159,839,000	57,507,000	40,104,000	
(2) Gross negative fair value.....					
	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	15.a.(2)
	288,583,000	155,135,000	63,186,000	40,836,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....					
	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	15.b.(1)
	1,429,000	757,000	0	0	
(2) Gross negative fair value.....					
	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	15.b.(2)
	1,166,000	1,090,000	0	0	

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:											
a. Net current credit exposure.....	G418	42,198,000	G419	75,000	G420	3,236,000	G421	8,801,000	G422	54,248,000	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollar.....	G423	11,192,000	G424	0	G425	17,704,000	G426	0	G427	10,358,000	16.b.(1)
(2) Cash—Other currencies.....	G428	24,578,000	G429	0	G430	917,000	G431	308,000	G432	18,902,000	16.b.(2)
(3) U.S. Treasury securities.....	G433	5,118,000	G434	0	G435	3,126,000	G436	0	G437	4,106,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	1,273,000	G439	0	G440	0	G441	0	G442	476,000	16.b.(4)
(5) Corporate bonds.....	G443	482,000	G444	0	G445	0	G446	0	G447	2,825,000	16.b.(5)
(6) Equity securities.....	G448	514,000	G449	0	G450	38,000	G451	0	G452	11,786,000	16.b.(6)
(7) All other collateral.....	G453	9,314,000	G454	0	G455	258,000	G456	1,032,000	G457	12,125,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	52,471,000	G459	0	G460	22,043,000	G461	1,340,000	G462	60,578,000	16.b.(8)

1. The \$10 billion asset size test is based on the total assets reported on the *June 30, 2016*, Report of Condition.

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands	RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....					
			6164	1,904,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....					
		Number	6165	8	1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets.....					
			3164	6,030,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
	A590	6,030,000			2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets.....					
			B026	0	2.b.
c. All other identifiable intangible assets.....					
			5507	190,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....					
			0426	6,220,000	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land in domestic offices.....					
			5508	0	3.a.
b. Farmland in domestic offices.....					
			5509	0	3.b.
c. 1–4 family residential properties in domestic offices.....					
			5510	246,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....					
			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....					
			5512	61,000	3.e.
f. Foreclosed properties from “GNMA loans”.....					
			C979	95,000	3.f.
g. In foreign offices.....					
			RCFN		
			5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....					
			RCFD		
			2150	402,000	3.h.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: ⁽¹⁾					
(a) One year or less.....					
			F055	46,255,000	5.a.(1)(a)
(b) Over one year through three years.....					
			F056	16,000	5.a.(1)(b)
(c) Over three years through five years.....					
			F057	17,000	5.a.(1)(c)
(d) Over five years.....					
			F058	130,000	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ⁽²⁾					
			2651	10,454,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....					
			F059	0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: ⁽³⁾					
(a) One year or less.....					
			F060	54,404,000	5.b.(1)(a)
(b) Over one year through three years.....					
			F061	2,112,000	5.b.(1)(b)
(c) Over three years through five years.....					
			F062	1,644,000	5.b.(1)(c)
(d) Over five years.....					
			F063	6,666,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁽⁴⁾					
			B571	20,605,000	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....					
			3190	111,244,000	5.c.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

		RCFD	Yes		No	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569	x			6.
		RCFD	Amount			
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570			0	7.
8. Internet website addresses and physical office trade names:						
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):						
	TEXT 4087	http:// www.jporganchase.com				8.a.
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)						
(1)	TE01 N528	http:// www.chase.com				8.b.(1)
(2)	TE02 N528	http:// www.jporganchase.com				8.b.(2)
(3)	TE03 N528	http:// www.jporganchase.com				8.b.(3)
(4)	TE04 N528	http://				8.b.(4)
(5)	TE05 N528	http://				8.b.(5)
(6)	TE06 N528	http://				8.b.(6)
(7)	TE07 N528	http://				8.b.(7)
(8)	TE08 N528	http://				8.b.(8)
(9)	TE09 N528	http://				8.b.(9)
(10)	TE10 N528	http://				8.b.(10)
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:						
(1)	TE01 N529	Chase				8.c.(1)
(2)	TE02 N529	J.P.Morgan				8.c.(2)
(3)	TE03 N529	JPMorgan Chase				8.c.(3)
(4)	TE04 N529	Chase Private Client				8.c.(4)
(5)	TE05 N529	J.P.Morgan Private Bank				8.c.(5)
(6)	TE06 N529					8.c.(6)
		RCFD	Yes		No	
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	4088	x			9.
10. Secured liabilities:						
		RCFD	Amount			
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	F064			0	10.a.
		RCFD	Amount			
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	F065			11,572,000	10.b.
		RCFD	Yes		No	
11.	Does the bank act as a trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	G463	x			11.
		RCFD	Yes		No	
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	x			12.

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans.....	K169	0		13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans.....	K170	0		13.a.(1)(a)(2)
(b) Secured by farmland.....	K171	0		13.a.(1)(b)
(c) Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	K172	0		13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens.....	K173	0		13.a.(1)(c)(2)(a)
(b) Secured by junior liens.....	K174	0		13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties.....	K175	0		13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0		13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0		13.a.(1)(e)(2)
	RCFD			
(2)-(4) Not applicable				
(5) All other loans and all leases.....	K183	0		13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):	RCON			
(1) Construction, land development, and other land in domestic offices.....	K187	0		13.b.(1)
(2) Farmland in domestic offices.....	K188	0		13.b.(2)
(3) 1-4 family residential properties in domestic offices.....	K189	0		13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0		13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0		13.b.(5)
	RCFN			
(6) In foreign offices.....	K260	0		13.b.(6)
(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.....	RCFD			
	K192	0		13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461	0		13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0		13.d.
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries ⁽¹⁾	K193	11,158,000		14.a.
b. Total assets of captive reinsurance subsidiaries ⁽¹⁾	K194	94,000		14.b.

1. 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:

- | RCON | Number | | |
|------|--------|----|-------|
| L133 | NA | | 15.a. |
| | Yes | No | |
| L135 | | | 15.b. |
- a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....
- 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?

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

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

- | RCON | Yes | No | |
|------|-----|----|----------|
| N517 | x | | 16.a.(1) |
| N518 | | x | 16.a.(2) |
| N519 | | x | 16.a.(3) |
| N520 | | x | 16.a.(4) |
| N521 | | | 16.b. |
- 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?
- (1) International wire transfers.....
- (2) International ACH transactions.....
- (3) Other proprietary services operated by your institution.....
- (4) Other proprietary services operated by another party.....
- 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?.....

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.

- | RCON | Number | |
|------|-----------|----------|
| N522 | 1 | 16.c. |
| N523 | 458,000 | 16.d.(1) |
| | Amount | |
| N524 | 8,903,000 | 16.d.(2) |
| | Number | |
| N527 | 81,000 | 16.d.(3) |
- 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.).....
- d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:
- (1) Estimated number of international remittance transfers.....
- (2) Estimated dollar value of international remittance transfers.....
- (3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	5,000	F176	22,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	68,000	F175	0	F177	2,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	1,000	3494	0	3495	5,000	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	552,000	5399	470,000	5400	1,218,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	3,537,000	C237	4,059,000	C229	4,108,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	38,000	C239	11,000	C230	71,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	67,000	3500	0	3501	43,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	84,000	F180	0	F182	142,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	63,000	F181	10,000	F183	78,000	1.e.(2)
RCFN.....	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	0	B573	0	B574	81,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions.....	RCFD		RCFD		RCFD		
5377.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	0	5381	1,000	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	3,000	1597	0	1583	4,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	370,000	1252	102,000	1253	804,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	62,000	1255	1,000	1256	696,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	365,000	B576	389,000	B577	0	5.a.
b. Automobile loans.....	K213	501,000	K214	0	K215	129,000	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	230,000	K217	14,000	K218	35,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	647,000	5460	64,000	5461	58,000	7.

Schedule RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b.).....	1406	6,588,000	1407	5,126,000	1403	7,496,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	130,000	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss- sharing agreements with the FDIC.....	K036	1,966,000	K037	2,659,000	K038	1,675,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	7,000	K040	2,000	K041	27,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	1,948,000	K043	2,657,000	K044	1,611,000	11.b.
12. 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.....	RCON K045	0	RCON K046	0	RCON K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
12. a. (5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.(5)(b)
b.- d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
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 I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	6,000	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	929,000	F662	957,000	F663	3,408,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	1,000	K115	0	K116	22,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	37,000	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	1,000	K121	0	K122	271,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	161,000	M.1.e.(2)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures).....	K126	25,000	K127	13,000	K128	54,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	RCON		RCON		RCON		
	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.(4)(c)

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) ⁽¹⁾	HK26	956,000	HK27	970,000	HK28	3,960,000	M.1.g.
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.....	6558	164,000	6559	1,000	6560	53,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	2,000	1249	1,000	1250	83,000	M.3.
4. Not applicable							
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale.....	C240	26,000	C241	18,000	C226	76,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value.....	F664	0	F665	0	F666	0	M.5.b.(1)
(2) Unpaid principal balance.....	F667	0	F668	0	F669	39,000	M.5.b.(2)

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
6. Derivative contracts:					
Fair value of amounts carried as assets.....	3529	0	3530	12,000	M.6.

	RCFD	Amount	
7. Additions to nonaccrual assets during the quarter.....	C410	1,691,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411	67,000	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance.....	L183	1,246,000	L184	2,166,000	L185	28,000	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	1,146,000	L187	1,901,000	L188	3,000	M.9.b.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.

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 through 4 and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,632,452,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	289,431,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	289,431,000	3.
4.	Average consolidated total assets for the calendar quarter.....		RCFD		
	a. Averaging method used		K652	2,140,087,000	4.
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
			Amount		
5.	Average tangible equity for the calendar quarter ⁽¹⁾		K654	187,493,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	4,978,000	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
	a. One year or less.....		G465	13,974,000	7.a.
	b. Over one year through three years.....		G466	28,603,000	7.b.
	c. Over three years through five years.....		G467	3,392,000	7.c.
	d. Over five years.....		G468	7,285,000	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
	a. One year or less.....		G469	0	8.a.
	b. Over one year through three years.....		G470	0	8.b.
	c. Over three years through five years.....		G471	0	8.c.
	d. Over five years.....		G472	313,000	8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		RCON		
			G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
	a. Fully consolidated reciprocal brokered deposits.....		L190	NA	9.a.
10.	Banker's bank certification:				
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	Yes	No
			K656		x
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				
			Amount		
	a. Banker's bank deduction.....		K657	NA	10.a.
	b. Banker's bank deduction limit.....		K658	NA	10.b.
11.	Custodial bank certification:				
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....			Yes	No
			K659	x	
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. ⁽²⁾</i>				
			Amount		
	a. Custodial bank deduction.....		K660	564,452,000	11.a.
	b. Custodial bank deduction limit.....		K661	204,714,000	11.b.

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

2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ⁽¹⁾						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	470,074,000			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	50,599,751			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ⁽¹⁾						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	862,540,000			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	436,835			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: ⁽¹⁾						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	8,951,000			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	1,314,848			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: ⁽¹⁾						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	1,456,000			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	3,084			M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ⁽²⁾</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ⁽³⁾						
		5597	761,749,000			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT A545		RCON A545	FDIC Cert. No. 0			M.3.
		RCFN				
4. Dually payable deposits in the reporting institution's foreign branches.....		GW43	0			M.4.
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 based on the total assets reported on the *June 30, 2016*, Report of Condition.

3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda — Continued

	Dollar Amounts in Thousands		
	RCFD	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			
a. Special mention.....	K663	5,616,000	M.6.a.
b. Substandard.....	K664	17,284,000	M.6.b.
c. Doubtful.....	K665	359,000	M.6.c.
d. Loss.....	K666	0	M.6.d.
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans.....	N025	30,402,000	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	N026	895,000	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans.....	N027	19,915,000	M.8.a.
b. Securitizations of higher-risk consumer loans.....	N028	1,777,000	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities.....	N029	88,372,000	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	N030	19,997,000	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			
a. Total unfunded commitments.....	K676	7,183,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677	1,000	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	K669	95,000	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	RCON K678	39,300,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD		
a. Construction, land development, and other land loans secured by real estate.....	N177	9,000	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	N179	0	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	N180	0	M.13.d.
e. Commercial and industrial loans.....	N181	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183	0	M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963	0	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	K673	76,421,000	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	K674	257,474,000	M.15.

Schedule RC-O—Continued

Memoranda — Continued

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	990,000	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	NA	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	NA	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	NA	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	NA	M.17.d.

Schedule RC-O—Continued

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

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)								
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
		≤ 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%	
		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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		
	0	604,000	7,486,000	3,677,000	5,502,000	2,830,000	2,469,000	1,421,000	M.18.a.	
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		
	5,004,000	113,109,000	43,244,000	20,585,000	6,613,000	1,626,000	1,551,000	1,421,000	M.18.b.	
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		
	0	90,000	190,000	235,000	344,000	246,000	157,000	103,000	M.18.c.	
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		
	3,341,000	14,004,000	7,818,000	7,590,000	4,489,000	1,093,000	675,000	552,000	M.18.d.	
	RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047		
e. Credit cards.....	7,694,000	11,010,000	5,447,000	3,940,000	3,585,000	1,342,000	967,000	607,000	M.18.e.	
f. Automobile loans.....	26,059,000	14,298,000	5,058,000	1,773,000	840,000	256,000	180,000	117,000	M.18.f.	
	RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077		
g. Student loans.....	0	0	0	0	0	0	0	0	M.18.g.	
h. Other consumer loans and revolving credit plans other than credit cards.....										
	RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092		
	1,000	65,000	47,000	70,000	80,000	10,000	6,000	2,000	M.18.h.	
	RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107		
i. Consumer leases.....	0	0	0	0	0	0	0	0	M.18.i.	
	RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122		
j. Total.....	42,099,000	153,180,000	69,290,000	37,870,000	21,453,000	7,403,000	6,005,000	4,223,000	M.18.j.	

Schedule RC-O—Continued

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)						(Column O) PDs Were Derived Using ⁽¹⁾ Number	
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)		
	20.01–22% Amount	22.01–26% Amount	26.01–30% Amount	> 30% Amount	Unscoreable Amount	Total Amount		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations.....	RCFD M972 966,000	RCFD M973 1,585,000	RCFD M974 1,358,000	RCFD M975 1,085,000	RCFD M976 1,419,000	RCFD M977 30,402,000	RCFD M978 2	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFD M987 1,356,000	RCFD M988 1,508,000	RCFD M989 895,000	RCFD M990 373,000	RCFD M991 3,505,000	RCFD M992 200,790,000	RCFD M993 2	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFD N003 67,000	RCFD N004 80,000	RCFD N005 74,000	RCFD N006 18,000	RCFD N007 8,000	RCFD N008 1,612,000	RCFD N009 2	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD N018 378,000	RCFD N019 94,000	RCFD N020 16,000	RCFD N021 3,000	RCFD N022 681,000	RCFD N023 40,734,000	RCFD N024 2	M.18.d.
e. Credit cards.....	RCFD N048 486,000	RCFD N049 668,000	RCFD N050 337,000	RCFD N051 250,000	RCFD N052 53,000	RCFD N053 36,386,000	RCFD N054 2	M.18.e.
f. Automobile loans.....	RCFD N063 83,000	RCFD N064 118,000	RCFD N065 51,000	RCFD N066 47,000	RCFD N067 317,000	RCFD N068 49,197,000	RCFD N069 1	M.18.f.
g. Student loans.....	0	0	0	0	0	0	0	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFD N093 1,000	RCFD N094 0	RCFD N095 0	RCFD N096 0	RCFD N097 13,712,000	RCFD N098 13,994,000	RCFD N099 2	M.18.h.
i. Consumer leases.....	RCFD N108 0	RCFD N109 0	RCFD N110 0	RCFD N111 0	RCFD N112 0	RCFD N113 0	RCFD N114 0	M.18.i.
j. Total.....	RCFD N123 3,337,000	RCFD N124 4,053,000	RCFD N125 2,731,000	RCFD N126 1,776,000	RCFD N127 19,695,000	RCFD N128 373,115,000		M.18.j.

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

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets ⁽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 or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale: ⁽²⁾				
a.	Closed-end first liens.....	F066	7,198,000	1.a.
b.	Closed-end junior liens.....	F067	0	1.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit.....	F670	0	1.c.(1)
(2)	Principal amount funded under the lines of credit.....	F671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: ⁽²⁾				
a.	Closed-end first liens.....	F068	10,896,000	2.a.
b.	Closed-end junior liens.....	F069	0	2.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit.....	F672	0	2.c.(1)
(2)	Principal amount funded under the lines of credit.....	F673	0	2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:				
a.	Closed-end first liens.....	F070	22,786,000	3.a.
b.	Closed-end junior liens.....	F071	0	3.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit.....	F674	0	3.c.(1)
(2)	Principal amount funded under the lines of credit.....	F675	0	3.c.(2)
4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):				
a.	Closed-end first liens.....	F072	10,743,000	4.a.
b.	Closed-end junior liens.....	F073	0	4.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit.....	F676	0	4.c.(1)
(2)	Principal amount funded under the lines of credit.....	F677	0	4.c.(2)
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):				
		RIAD		
a.	Closed-end 1–4 family residential mortgage loans.....	F184	378,000	5.a.
b.	Open-end 1–4 family residential mortgage loans extended under lines of credit.....	F560	0	5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> :				
		RCON		
a.	Closed-end first liens.....	F678	13,000	6.a.
b.	Closed-end junior liens.....	F679	0	6.b.
c. Open-end loans extended under line of credit:				
(1)	Total commitment under the lines of credit.....	F680	0	6.c.(1)
(2)	Principal amount funded under the lines of credit.....	F681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a.	For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191	94,000	7.a.
b.	For representations and warranties made to other parties.....	L192	17,000	7.b.
c.	Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	111,000	7.c.

1. The \$1 billion asset size test is based on the total assets reported on the *June 30, 2016*, 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	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Assets										
1. Available-for-sale securities.....	1773	199,305,000	G474	0	G475	40,923,000	G476	158,105,000	G477	277,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	5,943,000	G479	483,000	G480	0	G481	6,426,000	G482	0	2.
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	2,508,000	G489	0	G490	0	G491	2,232,000	G492	276,000	4.
5. Trading assets:											
a. Derivative assets.....	3543	54,372,000	G493	543,726,000	G494	472,000	G495	587,224,000	G496	10,402,000	5.a.
b. Other trading assets.....	G497	194,659,000	G498	(54,000)	G499	87,855,000	G500	103,296,000	G501	3,454,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	13,735,000	G392	144,000	G395	7,474,000	G396	375,000	G804	6,030,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	470,522,000	G503	544,299,000	G504	136,724,000	G505	857,658,000	G506	20,439,000	7.
Liabilities											
8. Deposits.....	F252	21,380,000	F686	0	F694	0	F253	17,230,000	F254	4,150,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	3,405,000	G508	483,000	G509	0	G510	3,888,000	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	36,097,000	G512	533,910,000	G513	540,000	G514	556,313,000	G515	13,154,000	10.a.
b. Other trading liabilities.....	G516	60,504,000	G517	0	G518	45,618,000	G519	14,849,000	G520	37,000	10.b.
11. Other borrowed money.....	G521	26,978,000	G522	0	G523	0	G524	15,220,000	G525	11,758,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	7,590,000	G806	201,000	G807	7,464,000	G808	327,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)....	G531	155,954,000	G532	534,594,000	G533	53,622,000	G534	607,827,000	G535	29,099,000	14.

Schedule RC-Q—Continued

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands												
Memoranda												
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25 percent of item 6):												
a. Mortgage servicing assets.....		G536	6,030,000	G537	0	G538	0	G539	0	G540	6,030,000	M.1.a.
b. Nontrading derivative assets.....		G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <small>TEXT</small> G546		G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>TEXT</small> G551		G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>TEXT</small> G556		G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>TEXT</small> G561		G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25 percent of item 13):												
a. Loan commitments (not accounted for as derivatives).....												
		F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....		G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. <small>TEXT</small> G571		G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>TEXT</small> G576		G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>TEXT</small> G581		G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>TEXT</small> G586		G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					
a. Loans secured by real estate:	F608	2,180,000			M.3.a.
(1) Construction, land development, and other land loans:			F578	1,278,000	M.3.a.(1)
(2) Secured by farmland (including farm residential and other improvements):			F579	0	M.3.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit:			F580	263,000	M.3.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens:			F581	0	M.3.a.(3)(b)(1)
(2) Secured by junior liens:			F582	0	M.3.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties:			F583	38,000	M.3.a.(4)
(5) Secured by nonfarm nonresidential properties:			F584	423,000	M.3.a.(5)
b. Commercial and industrial loans:	F585	266,000	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards:	F586	0	F586	0	M.3.c.(1)
(2) Other revolving credit plans:	F587	0	F587	0	M.3.c.(2)
(3) Automobile loans:	K196	0	K196	0	M.3.c.(3)
(4) Other consumer loans:	K208	0	K208	0	M.3.c.(4)
d. Other loans:	F589	62,000	F589	37,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):					
a. Loans secured by real estate:	F609	2,249,000			M.4.a.
(1) Construction, land development, and other land loans:			F590	1,291,000	M.4.a.(1)
(2) Secured by farmland (including farm residential and other improvements):			F591	0	M.4.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit:			F592	275,000	M.4.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens:			F593	0	M.4.a.(3)(b)(1)
(2) Secured by junior liens:			F594	0	M.4.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties:			F595	39,000	M.4.a.(4)
(5) Secured by nonfarm nonresidential properties:			F596	468,000	M.4.a.(5)
b. Commercial and industrial loans:	F597	267,000	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards:	F598	0	F598	0	M.4.c.(1)
(2) Other revolving credit plans:	F599	0	F599	0	M.4.c.(2)
(3) Automobile loans:	K195	0	K195	0	M.4.c.(3)
(4) Other consumer loans:	K209	0	K209	0	M.4.c.(4)
d. Other loans:	F601	61,000	F601	37,000	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands	RCFA	Amount		
Common Equity Tier 1 Capital						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	96,068,000	1.	
			RCFD			
2.	Retained earnings.....		3632	114,242,000	2.	
			RCFA			
3.	Accumulated other comprehensive income (AOCI).....		B530	1,027,000	3.	
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		0=No 1=Yes	RCOA P838	0	3.a.
			RCFA	Amount		
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....		P839	0	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	211,337,000	5.	
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	26,185,000	6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	130,000	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	17,000	8.	
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
	a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....		P844	NA	9.a.	
	b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....		P845	NA	9.b.	
	c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....		P846	NA	9.c.	
	d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....		P847	NA	9.d.	
	e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848	NA	9.e.	
	f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....		P849	77,000	9.f.	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
	a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	67,000	10.a.	
	b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	167,000	10.b.	
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....		P851	0	11.	
12.	Subtotal (item 5 minus items 6 through 11).....		P852	184,694,000	12.	

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands	RCFA	Amount	
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	319,000	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	319,000	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	184,375,000	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	46,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	46,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	365,000	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	184,375,000	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....		P866	313,000	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....		P868	4,000	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....		5310	11,149,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW 5310	4,729,000	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....		RCFA Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	11,466,000	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....		RCFW P870	5,046,000	32.b.
33. LESS: Tier 2 capital deductions.....		RCFA P872	2,000	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	11,464,000	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....		RCFW 5311	5,044,000	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....		RCFA 3792	195,839,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....		RCFW 3792	189,419,000	35.b.

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands	RCFD	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets.....		3368	2,140,087,000	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....				
		RCFA		
		P875	26,848,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	(2,792,000)	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	2,116,031,000	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	1,335,808,915	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW		
		A223	1,226,534,000	40.b.

Risk-Based Capital Ratios *

	(Column A)	(Column B)			
	RCFA	Percentage	RCFW		
	Percentage		Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	13.8025%	P793	15.0322%	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	13.8025%	7206	15.0322%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	14.6607%	7205	15.4434%	43.

Leverage Capital Ratios *

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39).....	7204	8.7132%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			
a. Total leverage exposure.....	H015	2,759,241,000	45.a.
		Percentage	
b. Supplementary leverage ratio.....	H036	6.6821%	45.b.

Capital Buffer *

	RCFA	Percentage		
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer.....	H311	6.6607%	46.a.	
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....	RCFW	H312	5.7500%	46.b.

	RCFA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income.....	H313	NA	47.
48. Distributions and discretionary bonus payments during the quarter.....	H314	NA	48.

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Balance Sheet Asset Categories ⁽²⁾												
1. Cash and balances due from depository institutions.....	RCFD D957 464,924,000	RCFD S396 3,000	RCFD D958 382,650,000					RCFD D959 77,078,000	RCFD S397 3,903,000	RCFD D960 672,000	RCFD S398 618,000	1.
2. Securities:												
a. Held-to-maturity securities.....	RCFD D961 41,950,000	RCFD S399 0	RCFD D962 5,539,000	RCFD HJ74 0	RCFD HJ75 0			RCFD D963 29,563,000	RCFD D964 6,848,000	RCFD D965 0	RCFD S400 0	2.a.
b. Available-for-sale securities.....	RCFD D966 153,968,000	RCFD S402 0	RCFD D967 70,324,000	RCFD HJ76 0	RCFD HJ77 0			RCFD D968 55,545,000	RCFD D969 25,240,000	RCFD D970 2,859,000	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:												
a. Federal funds sold in domestic offices.....	RCON D971 320,000		RCON D972 0					RCON D973 315,000	RCON S410 0	RCON D974 5,000	RCON S411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 193,903,000	RCFD H172 193,903,000										3.b.
4. Loans and leases held for sale:												
a. Residential mortgage exposures.....	RCFD S413 128,000	RCFD S414 (2,000)	RCFD H173 0					RCFD S415 128,000	RCFD S416 2,000	RCFD S417 0		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0					RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽³⁾	RCFD S423 1,000	RCFD S424 0	RCFD S425 0	RCFD HJ78 0	RCFD HJ79 0			RCFD S426 0	RCFD S427 0	RCFD S428 0	RCFD S429 1,000	4.c.

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

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽⁴⁾	
	250% ⁽⁵⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale securities.....	RCFD H270	RCFD S405		RCFD S406			RCFD H271	RCFD H272	
		0		0			0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....							RCFD H273	RCFD H274	
							0	0	4.a.
b. High volatility commercial real estate exposures.....							RCFD H275	RCFD H276	
							0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽⁶⁾							RCFD H277	RCFD H278	
							0	0	4.c.

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

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

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

Schedule RC-R—Continued
Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	3,222,000	(45,000)	0	0	0		134,000	0	3,078,000	55,000
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	334,797,000	0	10,000				8,558,000	275,405,000	50,824,000	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	2,436,000	0	0				0	0	156,000	2,280,000
c. Exposures past due 90 days or more or on nonaccrual (7).....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	2,556,000	0	0	0	0		0	0	386,000	2,170,000
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	449,306,000	(83,000)	10,493,000	0	0		18,453,000	8,009,000	408,417,000	2,385,000
6. LESS: Allowance for loan and lease losses.....	RCFD 3123	RCFD 3123								
	10,081,000	10,081,000								
7. Trading assets.....	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
	244,514,000	207,094,000	675,000	0	0		3,542,000	12,579,000	19,792,000	787,000
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
	163,888,000	42,023,000	16,244,000	0	0		4,371,000	1,185,000	91,303,000	763,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽⁹⁾	
	250% ⁽¹⁰⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
d. All other exposures.....								RCFD H279	RCFD H280
								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281	RCFD H282
								0	0
b. High volatility commercial real estate exposures.....								RCFD H283	RCFD H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual ⁽¹¹⁾								RCFD H285	RCFD H286
								0	0
d. All other exposures.....								1,632,000	2,637,000
6. LESS: Allowance for loan and lease losses.....									
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
7. Trading assets.....		0	0	7,000				38,000	74,000
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets ⁽¹²⁾		0	0	0				0	3,161,000
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								5,301,000	2,271,000
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								2,698,000	2,635,000

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

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

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

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

Schedule RC-R—Continued
Part II—Continued

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)	
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology		
			(Exposure Amount)	1250%	SSFA ⁽¹³⁾	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities.....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	9.a.
	5,783,000	5,783,000	0	1,157,000	0	
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	9.b.
	45,337,000	45,336,000	1,000	9,146,000	0	
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	9.c.
	4,517,000	4,509,000	8,000	959,000	0	
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	9.d.
	39,309,000	39,287,000	22,000	9,112,000	0	
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	10.
	16,791,000	16,615,000	176,000	3,761,000	0	

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets ⁽¹⁴⁾	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	11.
	2,140,778,000	527,727,000	485,935,000	0	0		197,687,000	333,171,000	577,492,000	9,059,000	

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category								
	250% ⁽¹⁵⁾	300%	400%	600%	625%	937.5%	1250%	Application of Other Risk-Weighting Approaches	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Exposure Amount	
11. Total balance sheet assets ⁽¹⁴⁾	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	11.
		0	0	7,000			31,000	9,669,000	

13. Simplified Supervisory Formula Approach.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ⁽¹⁶⁾	(Column B) Credit Equivalent Amount ⁽¹⁷⁾	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount		Amount	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) ⁽¹⁸⁾												
12. Financial standby letters of credit.....	RCFD D991 50,844,000	1.0	RCFD D992 50,844,000	RCFD D993 471,000	RCFD HJ92 2,000	RCFD HJ93 0		RCFD D994 23,259,000	RCFD D995 2,397,000	RCFD D996 24,110,000	RCFD S511 605,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 11,418,000	0.5	RCFD D998 5,709,000	RCFD D999 277,000				RCFD G603 1,570,000	RCFD G604 326,000	RCFD G605 3,402,000	RCFD S512 134,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 0	0.2	RCFD G607 0	RCFD G608 0	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 0	RCFD G610 0	RCFD G611 0	RCFD S513 0	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

16. Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ⁽¹⁹⁾	(Column B) Credit Equivalent Amount ⁽²⁰⁾	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions ⁽²¹⁾	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523
	90,436,000	1.0	90,436,000	11,541,000	8,855,000	0		16,615,000	1,020,000	50,887,000	1,518,000
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524
	30,808,000	1.0	30,808,000	30,714,000				13,000	64,000	17,000	0
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531
	69,735,000	0.2	13,947,000	6,000	0	0		847,000	51,000	12,694,000	349,000
b. Original maturity exceeding one year.....	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539
	331,628,000	0.5	165,814,000	711,000	373,000	0		24,766,000	4,568,000	134,617,000	779,000
19. Unconditionally cancelable commitments.....	RCFD S540		RCFD S541								
	43,039,000	0.0	0								
20. Over-the-counter derivatives.....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548
			261,437,000	21,325,000	0	0	0	98,763,000	5,925,000	133,737,000	1,687,000
21. Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557
			89,892,000	0	87,549,000	1,099,000		0	0	1,244,000	0
22. Unsettled transactions (failed trades) ⁽²²⁾	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197
	344,000			12,000				0	0	262,000	0

19. Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ⁽²³⁾		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions ⁽²⁴⁾				RCFD H301	RCFD H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				RCFD H303	RCFD H304	18.a.
				0	0	
b. Original maturity exceeding one year.....				RCFD H307	RCFD H308	18.b.
				0	0	
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCFD H309	RCFD H310	20.
				0	0	
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) ⁽²⁵⁾	RCFD H198	RCFD H199	RCFD H200			22.
	5,000	3,000	62,000			

23. Includes, for example, exposures collateralized by securitization exposures or mutual funds.
 24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 25. For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	23.
	550,992,000	96,779,000	1,099,000	0	363,520,000	347,522,000	938,462,000	14,131,000	
24. Risk weight factor.....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572	25.
	0	1,935,580	43,960	0	72,704,000	173,761,000	938,462,000	21,196,500	

Schedule RC-R—Continued
Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category						
	250% ⁽²⁶⁾	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568
		0	0	7,000	5,000	3,000	269,000
24. Risk weight factor.....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579
		0	0	42,000	31,250	28,125	3,362,500

	Totals	
Dollar Amounts in Thousands	RCFD	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	1,246,847,000
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	89,329,000
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽²⁷⁾	B704	1,335,808,915
29. LESS: Excess allowance for loan and lease losses.....	A222	0
30. LESS: Allocated transfer risk reserve.....	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,335,808,915

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

	Dollar Amounts in Thousands		RCFD	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	G642			130,395,000

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	13,226,806,000	S583	8,512,075,000	S584	4,875,406,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	7,626,212,000	S586	2,207,549,000	S587	1,106,263,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	209,831,000	S589	280,664,000	S590	57,310,000	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	193,540,000	S592	275,348,000	S593	38,087,000	M.2.d.
e. Equity.....	S594	1,019,437,000	S595	382,147,000	S596	86,968,000	M.2.e.
f. Precious metals (except gold).....	S597	14,530,000	S598	456,000	S599	0	M.2.f.
g. Other.....	S600	659,089,000	S601	88,355,000	S602	18,441,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	8,925,354,000	S604	7,050,561,000	S605	4,077,930,000	M.3.a.
b. Foreign exchange rate and gold.....	S606	134,425,000	S607	1,606,000	S608	84,000	M.3.b.
c. Credit (investment grade reference asset).....	S609	62,388,000	S610	220,337,000	S611	24,808,000	M.3.c.
d. Credit (non-investment grade reference asset).....	S612	35,958,000	S613	133,382,000	S614	7,049,000	M.3.d.
e. Equity.....	S615	531,787,000	S616	90,091,000	S617	5,128,000	M.3.e.
f. Precious metals (except gold).....	S618	0	S619	0	S620	0	M.3.f.
g. Other.....	S621	75,494,000	S622	8,066,000	S623	1,091,000	M.3.g.

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

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	132,013,000	0	0	0	769,000	0	7,945,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399	2.b.
	393,000	0	0	0	0	0	859,000	
c. Standby letters of credit and other enhancements.....	RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406	2.c.
	1,000	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due.....	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	4.a.
	2,598,000	0	0	0	50,000	0	1,000	
	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	
b. 90 days or more past due.....	5,239,000	0	0	0	69,000	0	3,000	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs.....	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	5.a.
	898,000	0	0	0	1,000	0	0	
	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries.....	0	0	0	0	0	0	0	5.b.

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFD B761	RCFD B762			RCFD B763		6.a.
		0	0			0		
b. Loans (included in Schedule RC-C).....		RCFD B500	RCFD B501			RCFD B502		6.b.
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due.....		RCFD B764	RCFD B765			RCFD B766		7.a.
		0	0			0		
b. 90 days or more past due.....		RCFD B767	RCFD B768			RCFD B769		7.b.
		0	0			0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs.....		RIAD B770	RIAD B771			RIAD B772		8.a.
		0	0			0		
b. Recoveries.....		RIAD B773	RIAD B774			RIAD B775		8.b.
		0	0			0		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776	RCFD B777	RCFD B778	RCFD B779	RCFD B780	RCFD B781	RCFD B782	9.
	4,681,000	0	8,000	0	391,000	1,125,000	11,735,000	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783	RCFD B784	RCFD B785	RCFD B786	RCFD B787	RCFD B788	RCFD B789	10.
	156,000	0	0	0	0	0	69,000	

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790	RCFD B791	RCFD B792	RCFD B793	RCFD B794	RCFD B795	RCFD B796	11.
	1,500,000	0	0	0	0	32,000	654,000	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797	RCFD B798	RCFD B799	RCFD B800	RCFD B801	RCFD B802	RCFD B803	12.
	161,000	0	0	0	0	0	204,000	

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
	1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance.....	A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	8,521,000	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	545,021,000	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	A591	445,486,000	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699	7,249,000	M.2.d.
3. Asset-backed commercial paper conduits: ⁽²⁾			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company.....	B806	15,168,000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company.....	B808	20,776,000	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ⁽³⁾	C407	0	M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
2. Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.
3. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	45,793,000	9,185,000	18,483	631	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
	43,750,000	61,257,000	311	50	
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit—defined benefit.....	23,332,000	325,414,000	326	117	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
	12,778,000	9,327,000	28,458	100	
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	0	372,000	0	1,741	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	298,915,000	132,776,000	103,764	22,396	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
	11,533,000	223,000	1,162	75	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	291,000	225,054,000	30	536	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
	436,392,000	763,608,000	152,534	25,646	10.
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	
		22,379,252,000		433,788	11.

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)....	RCFN B900 84,785,000	RCFN B901 6,139,692,000	RCFN B902 10,165	RCFN B903 259,057	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 12,760,000	RCFD J260 14,936,000	RCFD J261 28,452	RCFD J262 18,086	13.

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	273,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution.....			B905	157,000	15.a.
b. Employee benefit-defined benefit.....			B906	236,000	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	82,000	15.c.
16. Corporate trust and agency accounts.....			A479	1,000	16.
17. Investment management and investment advisory agency accounts.....			J315	1,218,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	56,000	18.
19. Other fiduciary accounts.....			A480	118,000	19.
20. Custody and safekeeping accounts.....			B909	1,859,000	20.
21. Other fiduciary and related services income.....			B910	111,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	4,111,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	1,491,000			22.a.
23. Less: Expenses.....			C058	3,195,000	23.
24. Less: Net losses from fiduciary and related services.....			A488	24,000	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	0	25.
26. Net fiduciary and related services income.....			A491	892,000	26.

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands						
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263	7,400,000	J264	9,000	J265	73,000	M.1.a.
b. Interest-bearing deposits.....	J266	31,627,000	J267	708,000	J268	738,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	4,629,000	J270	738,000	J271	770,000	M.1.c.
d. State, county, and municipal obligations.....	J272	24,891,000	J273	22,000	J274	5,000	M.1.d.
e. Money market mutual funds.....	J275	4,096,000	J276	15,000	J277	368,000	M.1.e.
f. Equity mutual funds.....	J278	81,465,000	J279	8,060,000	J280	4,736,000	M.1.f.
g. Other mutual funds.....	J281	29,450,000	J282	2,816,000	J283	1,519,000	M.1.g.
h. Common trust funds and collective investment funds.....	J284	2,520,000	J285	60,315,000	J286	0	M.1.h.
i. Other short-term obligations.....	J287	29,558,000	J288	94,000	J289	108,000	M.1.i.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	20,825,000	J291	1,830,000	J292	957,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	22,908,000	J294	1,685,000	J295	844,000	M.1.k.
l. Other common and preferred stocks.....	J296	81,738,000	J297	2,959,000	J298	1,700,000	M.1.l.
m. Real estate mortgages.....	J299	0	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	1,209,000	J303	337,000	J304	5,000	M.1.n.
o. Miscellaneous assets.....	J305	2,392,000	J306	272,000	J307	1,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	344,708,000	J309	79,860,000	J310	11,824,000	M.1.p.

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCFD	Amount	RCFD	Number	
Dollar Amounts in Thousands					
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311	40,896,000	J312	78,494	M.1.q.

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:					RCFD B928
a. Corporate and municipal trusteeships.....	B927	1	106,000		M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	0	0		M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	2,053			M.2.b.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	B931	22	B932	28,519,000	M.3.a.
b. International/Global equity.....	B933	13	B934	15,885,000	M.3.b.
c. Stock/Bond blend.....	B935	37	B936	37,388,000	M.3.c.
d. Taxable bond.....	B937	23	B938	29,932,000	M.3.d.
e. Municipal bond.....	B939	0	B940	0	M.3.e.
f. Short-term investments/Money market.....	B941	2	B942	14,396,000	M.3.f.
g. Specialty/Other.....	B943	6	B944	39,708,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	103	B946	165,828,000	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	B947	0	B948	0	B949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950	0	B951	0	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	5,000	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....	B956	1,000	B957	58,000	B958	40,000	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	B959	6,000	B960	58,000	B961	40,000	M.4.e.

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

Carl McKay, Managing Director

Name and Title (TEXT B962)

carl.x.mckay@jpmorgan.com

E-mail Address (TEXT B926)

718-242-5842

Area Code / Phone Number / Extension (TEXT B963)

844-894-2048

Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:						
a. Cash and balances due from depository institutions.....	J981	179,000	J982	0	J983	0	1.a.
b. Held-to-maturity securities.....	J984	0	J985	0	J986	0	1.b.
c. Available-for-sale securities.....	J987	0	J988	0	J989	0	1.c.
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale.....	J993	0	J994	0	J995	0	1.e.
f. Loans and leases held for investment.....	J996	3,662,000	J997	23,411,000	J998	0	1.f.
g. Less: Allowance for loan and lease losses.....	J999	1,000	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives).....	K003	1,338,000	K004	0	K005	0	1.h.
i. Derivative trading assets.....	K006	42,000	K007	0	K008	0	1.i.
j. Other real estate owned.....	K009	0	K010	0	K011	0	1.j.
k. Other assets.....	K012	12,000	K013	48,000	K014	1,459,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase.....	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities.....	K018	0	K019	0	K020	0	2.b.
c. Commercial paper.....	K021	0	K022	3,045,000	K023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024	1,674,000	K025	0	K026	134,000	2.d.
e. Other liabilities.....	K027	5,000	K028	53,000	K029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....							
	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....							
	K033	196,000	K034	0	K035	0	4.

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 files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

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 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.

Comments?.....

RCON	Yes		No
6979			X

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):
(TEXT 6980)