

# Federal Financial Institutions Examination Council

Board of Governors of the Federal Reserve System  
OMB Number: 7100-0036  
Federal Deposit Insurance Corporation  
OMB Number: 3064-0052  
Office of the Comptroller of the Currency  
OMB Number: 1557-0081  
Expires March 31, 2011

Please refer to page i,  
Table of Contents, for  
the required disclosure  
of estimated burden.

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## Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of Business September 30, 2008

(20080930)

(RCON 9999)

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

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

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with the 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 and National banks.

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 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.

Signature of Chief Financial Officer (or Equivalent)

11/4/08

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

### Submission of Reports

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

- 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
- 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.

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.

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

### JPMorgan Chase Bank, National Association

Legal Title of Bank (RSSD 9017)

Columbus

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

43240

Zip Code (RSSD 9220)

FDIC Certificate Number

00628

(RSSD 9050)



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

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

**Contact Information for the Reports of Condition and Income**

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

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

Michael J Cavanagh

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EVP &amp; CFO

Title (TEXT C491)

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E-mail Address (TEXT C492)

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Telephone: Area code/phone number/extension (TEXT C493)

(212) 270-1604

FAX: Area code/phone number (TEXT C494)

**Other Person to Whom Questions about the Reports Should be Directed**

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Name (TEXT C495)

Vice President

Title (TEXT C496)

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FAX: Area code/phone number (TEXT 9116)

**Emergency Contact Information**

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

**Primary Contact**

Michael J Cavanagh

Name (TEXT C366)

EVP &amp; CFO

Title (TEXT C367)

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Title (TEXT C372)

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Telephone: Area code/phone number/extension (TEXT C374)

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FAX: Area code/phone number (TEXT C375)

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

This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

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**Third Contact**

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Title (TEXT C871)  
  
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**Columbus**

City

**OH****43240**

State

Zip Code

FDIC Certificate Number: 00628

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## Consolidated Report of Income

### for the period January 1, 2008 – September 30, 2008

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou	
1. Interest Income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate:					
<b>(1) Loans secured by 1-4 family residential properties</b>	4435	7,014,000			1.a.1.a.1
<b>(2) All other loans secured by real estate</b>	4436	885,000			1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	18,000			1.a.1.b
(c) Commercial and industrial loans	4012	4,035,000			1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485	1,951,000			1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	2,864,000			1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0			1.a.1.e
(f) All other loans in domestic offices	B487	1,124,000			1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	3,483,000			1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	<b>21,374,000</b>			1.a.3
b. Income from lease financing receivables	4065	102,000			1.b
c. Interest income on balances due from depository institutions (1)	4115	1,054,000			1.c
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	47,000			1.d.1
(2) Mortgage-backed securities	B489	3,030,000			1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	825,000			1.d.3
e. Interest income from trading assets	4069	8,565,000			1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	5,853,000			1.f
g. Other interest income	4518	71,000			1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	<b>40,921,000</b>			1.h
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	63,000			2.a.1.a
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	0093	2,758,000			2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	2,092,000			2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	663,000			2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	6,922,000			2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	3,698,000			2.b
c. Interest on trading liabilities and other borrowed money	4185	2,743,000			2.c

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

## Schedule RI—Continued

Dollar Amounts in Thousands		Year-to-date				
		RIAD	Bil   Mil   Thou			
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures _____		4200	1,236,000	2.d		
e. Total interest expense (sum of items 2.a through 2.d) _____		4073	20,175,000	2.e		
3. Net interest income (item 1.h minus 2.e) _____				4074	20,746,000	3
4. Provision for loan and lease losses _____				4230	11,326,000	4
5. Noninterest income:						
a. Income from fiduciary activities (1) _____		4070	2,600,000	5.a		
b. Service charges on deposit accounts in domestic offices _____		4080	2,518,000	5.b		
c. Trading revenue (2) _____		A220	6,810,000	5.c		
d. (1) Fees and commissions from securities brokerage _____		C886	1,444,000	5.d.1		
(2) Investment banking, advisory, and underwriting fees and commissions _____		C888	2,287,000	5.d.2		
(3) Fees and commissions from annuity sales _____		C887	0	5.d.3		
(4) Underwriting income from insurance and reinsurance activities _____		C386	92,000	5.d.4		
(5) Income from other insurance activities _____		C387	5,000	5.d.5		
e. Venture capital revenue _____		B491	(3,000)	5.e		
f. Net servicing fees _____		B492	461,000	5.f		
g. Net securitization income _____		B493	1,161,000	5.g		
h. Not applicable _____						
i. Net gains (losses) on sales of loans and leases _____		5416	(79,000)	5.i		
j. Net gains (losses) on sales of other real estate owned _____		5415	(53,000)	5.j		
k. Net gains (losses) on sales of other assets (excluding securities) _____		B496	59,000	5.k		
l. Other noninterest income* _____		B497	6,838,000	5.l		
m. Total noninterest income (sum of items 5.a through 5.l) _____				4079	24,140,000	5.m
6. a. Realized gains (losses) on held-to-maturity securities _____				3521	0	6.a
b. Realized gains (losses) on available-for-sale securities _____				3196	826,000	6.b
7. Noninterest expense:						
a. Salaries and employee benefits _____		4135	12,640,000	7.a		
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) _____		4217	4,467,000	7.b		
c. (1) Goodwill impairment losses _____		C216	0	7.c.1		
(2) Amortization expense and impairment losses for other intangible assets _____		C232	452,000	7.c.2		
d. Other noninterest expense* _____		4092	9,178,000	7.d		
e. Total noninterest expense (sum of items 7.a through 7.d) _____				4093	26,737,000	7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) _____				4301	7,649,000	8
9. Applicable income taxes (on item 8) _____				4302	1,359,000	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) _____				4300	6,290,000	10
11. Extraordinary items and other adjustments, net of income taxes* _____				4320	581,000	11
12. Net income (loss) (sum of items 10 and 11) _____				4340	6,871,000	12

\* Describe on Schedule RI-E - Explanations.

(1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

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

## Schedule RI—Continued

## Memoranda

Dollar Amounts in Thousands

	Year-to-date					
	RIAD	Bil	Mil	Thou		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		56,000		M.1	
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		134,000		M.2	
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) _____	4313		122,000		M.3	
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) _____	4507		1,000		M.4	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150		173,235		M.5	
6. Not applicable						
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106		0		M.7	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <b>(To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</b>						
a. Interest rate exposures _____	8757		4,872,000		M.8.a	
b. Foreign exchange exposures _____	8758		1,487,000		M.8.b	
c. Equity security and index exposures _____	8759		(809,000)		M.8.c	
d. Commodity and other exposures _____	8760		868,000		M.8.d	
e. Credit exposures _____	F186		392,000		M.8.e	
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading _____	C889		68,000		M.9.a	
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890		606,000		M.9.b	
10. Credit losses on derivatives (see instructions) _____	A251		36,000		M.10	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	RIAD	YES / NO			M.11	
	A530	NO				
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228		N/A		M.12	
<b>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</b>						
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:						
a. Net gains (losses) on assets _____	F551		(565,000)		M.13.a	
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk _____	F552		(4,912,000)		M.13.a.1	
b. Net gains (losses) on liabilities _____	F553		9,636,000		M.13.b	
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk _____	F554		1,432,000		M.13.b.1	

(1) For example, a bank acquired on March 1, 2008, would report 2008/03/01

## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)			3217	106,346,000	1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*			B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)			B508	106,346,000	3
4. Net income (loss) (must equal Schedule RI, item 12)			4340	6,871,000	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)			B509	0	5
6. Treasury stock transactions, net			B510	0	6
7. Changes incident to business combinations, net			4356	4,000	7
8. LESS: Cash dividends declared on preferred stock			4470	0	8
9. LESS: Cash dividends declared on common stock			4460	1,000,000	9
10. Other comprehensive income (1)			B511	(1,297,000)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)			4415	14,715,000	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)			3210	125,639,000	12

\* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.		( Column A ) Charge-offs (1)								( Column B ) Recoveries				
		Calendar year-to-date												
		RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands														
1. Loans secured by real estate:														
a. Construction, land development, and other land loans in domestic offices:														
(1) 1-4 family residential construction loans		C891	62,000			C892	0							1.a.1
(2) Other construction loans and all land development and other land loans		C893	10,000			C894	0							1.a.2
b. Secured by farmland in domestic offices		3584	0			3585	0							1.b
c. Secured by 1-4 family residential properties in domestic offices:														
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		5411	768,000			5412	11,000							1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:														
(a) Secured by first liens		C234	1,130,000			C217	6,000							1.c.2.a
(b) Secured by junior liens		C235	693,000			C218	5,000							1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices		3588	0			3589	1,000							1.d
e. Secured by nonfarm nonresidential properties in domestic offices:														
(1) Loans secured by owner-occupied nonfarm nonresidential properties		C895	2,000			C896	0							1.e.1
(2) Loans secured by other nonfarm nonresidential properties		C897	4,000			C898	2,000							1.e.2
f. In foreign offices		B512	0			B513	0							1.f
2. Loans to depository institutions and acceptances of other banks:														
a. To U.S. banks and other U.S. depository institutions		4653	0			4663	0							2.a
b. To foreign banks		4654	2,000			4664	3,000							2.b
3. Loans to finance agricultural production and other loans to farmers		4655	0			4665	0							3



**Schedule RI-B—Continued****Part I. Continued**

Part I. Continued	( Column A ) Charge-offs (1)				( Column B ) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile) _____	4645	483,000			4617	98,000		
b. To non-U.S. addressees (domicile) _____	4646	9,000			4618	13,000		
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards _____	B514	1,134,000			B515	164,000		
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B516	577,000			B517	104,000		
6. Loans to foreign governments and official institutions _____	4643	0			4627	0		
7. All other loans _____	4644	44,000			4628	8,000		
8. Lease financing receivables:								
a. Leases to individuals for household, family, and other personal expenditures _____	F185	4,000			F187	0		
b. All other leases _____	C880	4,000			F188	0		
9. Total (sum of items 1 through 8)	4635	4,926,000			4605	415,000		

**Memoranda**

Memoranda	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
	Dollar Amounts in Thousands								
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above _____									M.1
	5409			0	5410			0	
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above): _____									M.2
	4652			0	4662			0	
3. Not applicable									
<i>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.</i>									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)									M.4

Calendar year-to-date	
RIAD	Bil   Mil   Thou
C388	352,000

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

## Schedule RI-B—Continued

### Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____		B522	7,015,000	1
2. Recoveries (must equal part I, item 9, column B, above) _____		4605	415,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____		C079	4,926,000	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____		5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____		4230	11,326,000	5
6. Adjustments* (see instructions for this schedule) _____		C233	2,550,000	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) _____		3123	16,380,000	7

\* Describe on Schedule RI-E—Explanations.

#### Memoranda

	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>		C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____		C389	105,000	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____		C390	0	M.3
<b>Memorandum item 4 is to be completed by all banks.</b>				
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above) _____		C781	0	M.4

## Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands	Year-to-date			
		RIAD	Bil	Mil	Thou
1. Total interest income in foreign offices _____		C899	18,072,000		1
2. Total interest expense in foreign offices _____		C900	13,058,000		2
3. Provision for loan and lease losses in foreign offices _____		C901	314,000		3
4. Noninterest income in foreign offices:					
a. Trading revenue _____		C902	5,137,000		4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____		C903	2,809,000		4.b
c. Net securitization income _____		C904	26,000		4.c
d. Other noninterest income _____		C905	3,243,000		4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____		C906	20,000		5
6. Total noninterest expense in foreign offices _____		C907	10,081,000		6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____		C908	20,000		7
8. Applicable income taxes (on items 1 through 7) _____		C909	(385,000)		8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices _____		C910	0		9
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9) _____		C911	6,259,000		10
11. Internal allocations of income and expense applicable to foreign offices _____		C912	(4,039,000)		11
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____		C913	(1,232,000)		12
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) _____		C914	988,000		13



## Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands				Year-to-Date		
				RIAD	Bil	Mil   Thou
1. Other noninterest income (from Schedule RI, item 5.I)						
<b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:</b>						
<b>TEXT</b>						
a.	Income and fees from the printing and sale of checks			C013		0 1.a
b.	Earnings on/increase in value of cash surrender value of life insurance			C014		0 1.b
c.	Income and fees from automated teller machines (ATMs)			C016		0 1.c
d.	Rent and other income from other real estate owned			4042		0 1.d
e.	Safe deposit box rent			C015		0 1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option			F229		498,000 1.f
g.	<b>Bank card and credit card interchange fees</b>			F555		1,021,000 1.g
h.	4461	Loan commitment fees		4461		299,000 1.h
i.	4462	Auto operating and financing leases		4462		383,000 1.i
j.	4463	Letters of credit commitment fees		4463		314,000 1.j
2. Other noninterest expense (from Schedule RI, item 7.d)						
<b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:</b>						
<b>TEXT</b>						
a.	Data processing expenses			C017		0 2.a
b.	Advertising and marketing expenses			0497		424,000 2.b
c.	Directors' fees			4136		0 2.c
d.	Printing, stationery, and supplies			C018		0 2.d
e.	Postage			8403		0 2.e
f.	Legal fees and expenses			4141		0 2.f
g.	FDIC deposit insurance assessments			4146		0 2.g
h.	<b>Accounting and auditing expenses</b>			F556		0 2.h
i.	<b>Consulting and advisory expenses</b>			F557		2,500,000 2.i
j.	<b>Automated teller machine (ATM) and interchange expenses</b>			F558		0 2.j
k.	<b>Telecommunications expenses</b>			F559		0 2.k
l.	4464	Travel and entertainment expenses		4464		407,000 2.l
m.	4467	Litigation losses		4467		411,000 2.m
n.	4468			4468		0 2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
<b>TEXT</b>						
a.(1)	4469	Acquired Washington Mutual's banking operations		4469		581,000 3.a.1
	(2)	Applicable income tax effect	4486		0	3.a.2
b.(1)	4487			4487		0 3.b.1
	(2)	Applicable income tax effect	4488		0	3.b.2
c.(1)	4489			4489		0 3.c.1
	(2)	Applicable income tax effect	4491		0	3.c.2

[illegible]



**Columbus**

City

**OH****43240**

State

Zip Code

FDIC Certificate Number: 00628

**13**

## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008

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

### Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCFD	Tril   Bil   Mil   Thou	
<b>ASSETS</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	53,334,000	1.a
b. Interest-bearing balances (2)				0071	36,488,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	36,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	152,608,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	14,999,000	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	287,030,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	15,695,000	4.a
b. Loans and leases, net of unearned income			B528	687,734,000		4.b
c. LESS: Allowance for loan and lease losses			3123	16,380,000		4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	<b>671,354,000</b>	4.d
5. Trading assets (from Schedule RC-D)				3545	380,337,000	5
6. Premises and fixed assets (including capitalized leases)				2145	7,563,000	6
7. Other real estate owned (from Schedule RC-M)				2150	2,580,000	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				2130	3,397,000	8
9. Not applicable						
10. Intangible assets:						
a. Goodwill				3163	25,919,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	19,587,000	10.b
11. Other assets (from Schedule RC-F)				2160	97,730,000	11
12. Total assets (sum of items 1 through 11)				2170	<b>1,768,657,000</b>	12

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

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

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

## Schedule RC—Continued

Dollar Amounts in Thousands				Tril   Bil   Mil   Thou			
<b>LIABILITIES</b>							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) _____				RCON			
				2200	668,094,000		13.a
(1) Noninterest-bearing (1) _____				6631	195,994,000		13.a.1
(2) Interest-bearing _____				6636	472,100,000		13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) _____				RCFN			
				2200	345,296,000		13.b
(1) Noninterest-bearing _____				6631	10,263,000		13.b.1
(2) Interest-bearing _____				6636	335,033,000		13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:				RCON			
a. Federal funds purchased in domestic offices (2) _____				B993	22,004,000		14.a
				RCFD			
b. Securities sold under agreements to repurchase (3) _____				B995	198,354,000		14.b
15. Trading liabilities (from Schedule RC-D) _____				3548	122,071,000		15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) _____				3190	169,610,000		16
17. and 18. Not applicable							
19. Subordinated notes and debentures (4) _____				3200	28,029,000		19
20. Other liabilities (from Schedule RC-G) _____				2930	88,490,000		20
21. Total liabilities (sum of items 13 through 20) _____				2948	1,641,948,000		21
22. Minority interest in consolidated subsidiaries _____				3000	1,070,000		22
<b>EQUITY CAPITAL</b>							
23. Perpetual preferred stock and related surplus _____				3838	0		23
24. Common stock _____				3230	1,785,000		24
25. Surplus (exclude all surplus related to preferred stock) _____				3839	77,077,000		25
26. a. Retained earnings _____				3632	48,761,000		26.a
b. Accumulated other comprehensive income (5) _____				B530	(1,984,000)		26.b
27. Other equity capital components (6) _____				A130	0		27
28. Total equity capital (sum of items 23 through 27) _____				3210	125,639,000		28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) _____				3300	1,768,657,000		29

## Memorandum

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007 \_\_\_\_\_

RCFD	Number
6724	N/A

M.1

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.

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

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

(4) Includes limited-life preferred stock and related surplus.

(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.



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

Exclude assets held for trading.

	Dollar Amounts in Thousands				(Column A) Consolidated Bank		(Column B) Domestic Offices			
		RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____		0022		20,141,000						1
a. Cash items in process of collection and unposted debits _____						0020		14,008,000		1.a
b. Currency and coin _____						0080		5,897,000		1.b
2. Balances due from depository institutions in the U.S. _____						0082		6,477,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____		0083		700,000						2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____		0085		5,965,000						2.b
3. Balances due from banks in foreign countries and foreign central banks _____						0070		513,000		3
a. Foreign branches of other U.S. banks _____		0073		419,000						3.a
b. Other banks in foreign countries and foreign central banks _____		0074		38,439,000						3.b
4. Balances due from Federal Reserve Banks _____		0090		24,158,000		0090		24,158,000		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____		0010		89,822,000		0010		51,053,000		5

**Schedule RC-B—Securities**

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
1. U.S. Treasury securities _____	0211	0	0213	0	1286	3,773,000	1287	3,723,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	71,000	1293	80,000	2.a
b. Issued by U.S. Government- sponsored agencies (2) _____	1294	0	1295	0	1297	1,703,000	1298	1,705,000	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	0	8497	0	8498	1,084,000	8499	1,079,000	3

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

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

## Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity						Available-for-sale														
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value								
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou					
4. Mortgage-backed securities (MBS):																					
a. Pass-through securities:																					
(1) Guaranteed by GNMA _____	1698	0			1699	0			1701	9,178,000			1702	9,157,000			4.a.1				
(2) Issued by FNMA and FHLMC _____	1703	36,000			1705	37,000			1706	78,091,000			1707	77,873,000			4.a.2				
(3) Other pass-through securities _____	1709	0			1710	0			1711	4,637,000			1713	4,637,000			4.a.3				
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):																					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1714	0			1715	0			1716	0			1717	0			4.b.1				
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA _____	1718	0			1719	0			1731	6,739,000			1732	6,667,000			4.b.2				
(3) All other mortgage-backed securities _____	1733	0			1734	0			1735	8,748,000			1736	8,190,000			4.b.3				
5. Asset-backed securities (ABS) _____	C026	0			C988	0			C989	30,228,000			C027	29,197,000			5				
6. Other debt securities:																					
a. Other domestic debt securities _____	1737	0			1738	0			1739	182,000			1741	182,000			6.a				
b. Foreign debt securities _____	1742	0			1743	0			1744	9,555,000			1746	9,560,000			6.b				
7. Investments in mutual funds and other equity securities with readily determinable fair values (1) _____																					
													A510	545,000			A511	558,000			7
8. Total (sum of items 1 through 7) (total of Column A must equal Schedule RC item 2.a) (total of column D must equal Schedule RC, item 2.b)																					
	1754	36,000			1771	37,000			1772	154,534,000			1773	152,608,000			8				

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and banker's bank stock in Schedule RC-F, item 4.

## Schedule RC-B—Continued

## Memoranda

	Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1. Pledged securities (1) _____			0416	36,490,000	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)					
(1) Three months or less _____	A549	5,634,000			M.2.a.1
(2) Over three months through 12 months _____	A550	11,109,000			M.2.a.2
(3) Over one year through three years _____	A551	6,716,000			M.2.a.3
(4) Over three years through five years _____	A552	6,529,000			M.2.a.4
(5) Over five years through 15 years _____	A553	6,159,000			M.2.a.5
(6) Over 15 years _____	A554	9,379,000			M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)					
(1) Three months or less _____	A555	0			M.2.b.1
(2) Over three months through 12 months _____	A556	0			M.2.b.2
(3) Over one year through three years _____	A557	4,000			M.2.b.3
(4) Over three years through five years _____	A558	39,000			M.2.b.4
(5) Over five years through 15 years _____	A559	7,653,000			M.2.b.5
(6) Over 15 years _____	A560	84,007,000			M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less _____	A561	3,627,000			M.2.c.1
(2) Over three years _____	A562	11,230,000			M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) _____	A248	20,350,000			M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____	1778	0			M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost _____	8782	0			M.4.a
b. Fair value _____	8783	0			M.4.b

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

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

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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

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



Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):																	
a. Credit card receivables _____	B838		0		B839		0		B840		9,657,000		B841		9,346,000		M.5.a
b. Home equity lines _____	B842		0		B843		0		B844		0		B845		0		M.5.b
c. Automobile loans _____	B846		0		B847		0		B848		0		B849		0		M.5.c
d. Other consumer loans _____	B850		0		B851		0		B852		600,000		B853		547,000		M.5.d
e. Commercial and industrial loans _____	B854		0		B855		0		B856		10,135,000		B857		9,467,000		M.5.e
f. Other _____	B858		0		B859		0		B860		9,836,000		B861		9,837,000		M.5.f

## Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
1. Loans secured by real estate _____	1410	370,336,000						
a. Construction, land development, and other land loans:								
<b>(1) 1-4 family residential construction loans</b> _____					F158	2,245,000		
<b>(2) Other construction loans and all land development and other land loans</b> _____					F159	8,437,000		
b. Secured by farmland (including farm residential and other improvements) _____					1420	186,000		
c. Secured by 1-4 family residential properties:								
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____					1797	111,643,000		
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens _____					5367	171,718,000		
(b) Secured by junior liens _____					5368	18,075,000		
d. Secured by multifamily (5 or more) residential properties _____					1460	32,268,000		
e. Secured by nonfarm nonresidential properties:								
<b>(1) Loans secured by owner-occupied nonfarm nonresidential properties</b> _____					F160	10,291,000		
<b>(2) Loans secured by other nonfarm nonresidential properties</b> _____					F161	13,770,000		
2. Loans to depository institutions and acceptances of other banks:								
a. To commercial banks in the U.S. _____					B531	529,000		
(1) To U.S. branches and agencies of foreign banks _____	B532	37,000						
(2) To other commercial banks in the U.S. _____	B533	706,000						
b. To other depository institutions in the U.S. _____	B534	79,000			B534	79,000		
c. To banks in foreign countries _____					B535	4,509,000		
(1) To foreign branches of other U.S. banks _____	B536	150,000						
(2) To other banks in foreign countries _____	B537	16,185,000						
3. Loans to finance agricultural production and other loans to farmers _____	1590	470,000			1590	442,000		
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile) _____	1763	98,538,000			1763	95,724,000		
b. To non-U.S. addressees (domicile) _____	1764	44,294,000			1764	3,191,000		
5. Not applicable.								
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
a. Credit cards _____	B538	39,167,000			B538	37,009,000		
b. Other revolving credit plans _____	B539	1,439,000			B539	1,439,000		
c. Other consumer loans (includes single payment, installment, and all student loans) _____	2011	55,871,000			2011	55,821,000		
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	57,000			2081	3,000		
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	4,564,000			2107	4,564,000		
9. Other loans _____	1563	69,276,000						
a. Loans for purchasing or carrying securities (secured and unsecured) _____					1545	13,643,000		
b. All other loans (exclude consumer loans) _____					1564	34,077,000		

## Schedule RC-C—Continued

## Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Lease financing receivables (net of unearned income) _____					2165			2,188,000	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) _____	F162		113,000						10.a
b. All other leases _____	F163		2,147,000						10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above _____	2123		0		2123			0	11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) _____	2122		703,429,000		2122			621,851,000	12

## Memoranda

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):								
<b>a. Loans secured by 1-4 family residential properties in domestic offices</b> _____				F576		711,000		M.1.a
<b>b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures</b> _____				RCFD				
				1616		0		M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):								
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)				RCON				
(1) Three months or less _____	A564		43,052,000					M.2.a.1
(2) Over three months through 12 months _____	A565		14,142,000					M.2.a.2
(3) Over one year through three years _____	A566		16,167,000					M.2.a.3
(4) Over three years through five years _____	A567		29,211,000					M.2.a.4
(5) Over five years through 15 years _____	A568		21,546,000					M.2.a.5
(6) Over 15 years _____	A569		36,748,000					M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 3)				RCFD				
(1) Three months or less _____	A570		342,465,000					M.2.b.1
(2) Over three months through 12 months _____	A571		76,025,000					M.2.b.2
(3) Over one year through three years _____	A572		27,951,000					M.2.b.3
(4) Over three years through five years _____	A573		30,366,000					M.2.b.4
(5) Over five years through 15 years _____	A574		45,897,000					M.2.b.5
(6) Over 15 years _____	A575		4,973,000					M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) _____				A247		115,227,000		M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4) _____				2746		11,515,000		M.3

(1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(3) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

## Schedule RC-C—Continued

## Part I. Continued

## Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370	43,304,000	M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)		RCFD		
		B837	2,146,000	M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A		C391	1,278,000	M.6
<b>Memorandum item 7 is to be completed by all banks.</b>				
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):				
a. Outstanding balance		C779	13,182,000	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		C780	6,662,000	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))		RCON		
		F230	41,528,000	M.8.a
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2007, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties		F231	9,947,000	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above		F232	2,234,000	M.8.c
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		F577	9,320,000	M.9

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
		RCFD	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate		F608	0			M.10.a
(1) Construction, land development, and other land loans				F578	0	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)				F579	0	M.10.a.2
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F580	0	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens				F581	0	M.10.a.3.b.1
(2) Secured by junior liens				F582	0	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F583	0	M.10.a.4
(5) Secured by nonfarm nonresidential properties				F584	0	M.10.a.5
b. Commercial and industrial loans		F585	4,896,000	F585	1,541,000	M.10.b



## Schedule RC-C—Continued

## Part I. Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
<b>10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>								
(1) Credit cards	F586		0		F586		0	
(2) Other revolving credit plans	F587		0		F587		0	
(3) Other consumer loans (includes single payment, installment, and all student loans)	F588		0		F588		0	
d. Other loans	F589		2,439,000		F589		18,000	
<b>11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):</b>								
a. Loans secured by real estate	F609		0					
(1) Construction, land development, and other land loans					F590		0	
(2) Secured by farmland (including farm residential and other improvements)					F591		0	
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F592		0	
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens					F593		0	
(2) Secured by junior liens					F594		0	
(4) Secured by multifamily (5 or more) residential properties					F595		0	
(5) Secured by nonfarm nonresidential properties					F596		0	
b. Commercial and industrial loans	F597		5,069,000		F597		1,587,000	
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>								
(1) Credit cards	F598		0		F598		0	
(2) Other revolving credit plans	F599		0		F599		0	
(3) Other consumer loans (includes single payment, installment, and all student loans)	F600		0		F600		0	
d. Other loans	F601		2,499,000		F601		18,000	

## Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices		
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou	
<b>ASSETS</b>						
1. U.S. Treasury securities	3531	14,497,000		3531	13,413,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	198,000		3532	121,000	2
3. Securities issued by states and political subdivisions in the U.S.	3533	6,994,000		3533	6,994,000	3
4. Mortgage-backed securities (MBS):						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	20,799,000		3534	20,799,000	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535	491,000		3535	491,000	4.b
c. All other mortgage-backed securities	3536	1,934,000		3536	1,301,000	4.c
5. Other debt securities	3537	108,096,000		3537	9,509,000	5
<b>6. Loans:</b>						
<b>a. Loans secured by real estate</b>	F610	21,504,000				6.a
<b>(1) Construction, land development, and other land loans</b>				F604	88,000	6.a.1
<b>(2) Secured by farmland (including farm residential and other improvements)</b>				F605	0	6.a.2
<b>(3) Secured by 1-4 family residential properties:</b>						
<b>(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</b>				F606	0	6.a.3.a
<b>(b) Closed-end loans secured by 1-4 family residential properties:</b>						
<b>(1) Secured by first liens</b>				F607	12,788,000	6.a.3.b.1
<b>(2) Secured by junior liens</b>				F611	0	6.a.3.b.2
<b>(4) Secured by multifamily (5 or more) residential properties</b>				F612	131,000	6.a.4
<b>(5) Secured by nonfarm nonresidential properties</b>				F613	3,241,000	6.a.5
<b>b. Commercial and industrial loans</b>	F614	3,711,000		F614	2,284,000	6.b
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>						
<b>(1) Credit cards</b>	F615	0		F615	0	6.c.1
<b>(2) Other revolving credit plans</b>	F616	0		F616	0	6.c.2
<b>(3) Other consumer loans (includes single payment, installment, and all student loans)</b>	F617	313,000		F617	313,000	6.c.3
<b>d. Other loans</b>	F618	12,160,000		F618	228,000	6.d
7. - 8. Not applicable						
9. Other trading assets	3541	83,715,000		3541	2,287,000	9
10. Not applicable						
11. Derivatives with a positive fair value	3543	105,925,000		3543	39,192,000	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	380,337,000		3545	113,180,000	12
<b>LIABILITIES</b>						
13. a. Liability for short positions	3546	47,960,000		3546	11,550,000	13.a
<b>b. Other trading liabilities</b>	F624	12,000		F624	12,000	13.b
14. Derivatives with a negative fair value	3547	74,099,000		3547	22,406,000	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	122,071,000		3548	33,968,000	15

## Schedule RC-D - Continued

## Memoranda

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
<b>1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):</b>								
<b>a. Loans secured by real estate</b>	F790		22,328,000					
(1) Construction, land development, and other land loans					F625		117,000	
(2) Secured by farmland (including farm residential and other improvements)					F626		0	
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F627		0	
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens					F628		12,714,000	
(2) Secured by junior liens					F629		0	
(4) Secured by multifamily (5 or more) residential properties					F630		131,000	
(5) Secured by nonfarm nonresidential properties					F631		3,808,000	
<b>b. Commercial and industrial loans</b>	F632		5,255,000		F632		4,248,000	
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>								
(1) Credit cards	F633		0		F633		0	
(2) Other revolving credit plans	F634		0		F634		0	
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635		356,000		F635		356,000	
<b>d. Other loans</b>	F636		15,758,000		F636		291,000	
2. Not applicable								
<b>3. Loans measured at fair value that are past due 90 days or more: (1)</b>								
(a) Fair value	F639		0		F639		0	
(b) Unpaid principal balance	F640		0		F640		0	

Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
<b>4. Asset-backed securities:</b>					
a. Residential mortgage-backed securities	F641		22,873,000		M.4.a
b. Commercial mortgage-backed securities	F642		351,000		M.4.b
c. Credit card receivables	F643		800,000		M.4.c
d. Home equity lines	F644		0		M.4.d
e. Automobile loans	F645		50,000		M.4.e
f. Other consumer loans	F646		655,000		M.4.f
g. Commercial and industrial loans	F647		622,000		M.4.g
h. Other	F648		1,449,000		M.4.h
<b>5. Collateralized debt obligations:</b>					
a. Synthetic	F649		1,268,000		M.5.a
b. Other	F650		3,176,000		M.5.b
<b>6. Retained beneficial interests in securitizations (first-loss or equity tranches)</b>	F651		197,000		M.6

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands			RCFD	Bil   Mil   Thou	
7. Equity securities:					
a. Readily determinable fair values			F652	73,063,000	M.7.a
b. Other			F653	786,000	M.7.b
8. Loans pending securitization			F654	16,972,000	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):					
TEXT					
a.	F655		F655	0	M.9.a
b.	F656		F656	0	M.9.b
c.	F657		F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
TEXT					
a.	F658		F658	0	M.10.a
b.	F659		F659	0	M.10.b
c.	F660		F660	0	M.10.c



## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships and corporations (include all certified and official checks) _____	B549	38,042,000							B550	588,967,000		
2. U.S. Government _____	2202	384,000							2520	63,000		
3. States and political subdivisions in the U.S. _____	2203	1,451,000							2530	18,046,000		
4. Commercial banks and other depository institutions in the U.S. _____	B551	4,278,000							B552	5,669,000		
5. Banks in foreign countries _____	2213	1,612,000							2236	5,826,000		
6. Foreign governments and official institutions (including foreign central banks) _____	2216	210,000							2377	3,546,000		
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	45,977,000			2210	33,188,000			2385	622,117,000		

### Memoranda

Dollar Amounts in Thousands							RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):											
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts							6835		11,887,000		M.1.a
b. Total brokered deposits							2365		20,504,000		M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)											
(1) Brokered deposits issued in denominations of less than \$100,000							2343		20,504,000		M.1.c.1
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts							2344		0		M.1.c.2
d. Maturity data for brokered deposits:											
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)							A243		15,740,000		M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)							A244		0		M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)							5590		N/A		M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):											
a. Savings deposits:											
(1) Money market deposit accounts (MMDAs)							6810		394,391,000		M.2.a.1
(2) Other savings deposits (excludes MMDAs)							0352		29,041,000		M.2.a.2
b. Total time deposits of less than \$100,000							6648		75,660,000		M.2.b
c. Total time deposits of \$100,000 or more							2604		123,025,000		M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above							F233		2,169,000		M.2.c.1

(1) Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than \$100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000.

## Schedule RC-E—Continued

### Part I. Continued

#### Memoranda (continued)

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)				
(1) Three months or less		A579	18,486,000	M.3.a.1
(2) Over three months through 12 months		A580	43,591,000	M.3.a.2
(3) Over one year through three years		A581	8,656,000	M.3.a.3
(4) Over three years		A582	4,927,000	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)		A241	62,076,000	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)				
(1) Three months or less		A584	95,804,000	M.4.a.1
(2) Over three months through 12 months		A585	22,323,000	M.4.a.2
(3) Over one year through three years		A586	2,952,000	M.4.a.3
(4) Over three years		A587	1,946,000	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)		A242	118,127,000	M.4.b

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

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

	Dollar Amounts in Thousands	RCFN	Bil   Mil   Thou	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)		B553	248,940,000	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	8,881,000	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)		2625	49,695,000	3
4. Foreign governments and official institutions (including foreign central banks)		2650	37,775,000	4
5. U.S. Government and states and political subdivisions in the U.S.		B555	5,000	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)		2200	345,296,000	6

#### Memoranda

	Dollar Amounts in Thousands	RCFN	Bil   Mil   Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)		A245	77,372,000	M.1

**Schedule RC-F—Other Assets**

Dollar Amounts in Thousands				RCFD	Bil   Mil   Thou	
1. Accrued interest receivable (1) _____				B556	7,619,000	1
2. Net deferred tax assets (2) _____				2148	4,146,000	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	369,000	3.b
4. Equity securities that DO NOT have readily determinable fair values (4) _____				1752	7,653,000	4
5. Life insurance assets _____				C009	12,685,000	5
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____				2168	65,258,000	6
<b>TEXT</b>						
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. 3549	3549	0				6.e
f. 3550	3550	0				6.f
g. 3551	3551	0				6.g
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) _____				2160	97,730,000	7

**Schedule RC-G—Other Liabilities**

Dollar Amounts in Thousands				RCON	Bil   Mil   Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices (5) _____				3645	1,188,000	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable) _____				RCFD		
				3646	15,540,000	1.b
2. Net deferred tax liabilities (2) _____				3049	0	2
3. Allowance for credit losses on off-balance sheet credit exposures _____				B557	706,000	3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____				2938	71,056,000	4
<b>TEXT</b>						
a. Accounts Payable	3066	17,752,000				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. 3552	3552	0				4.e
f. 3553	3553	0				4.f
g. 3554	3554	0				4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) _____				2930	88,490,000	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**

		Domestic Offices			
Dollar Amounts in Thousands		RCON	Bil	Mil	Thou
1. and 2. Not applicable					
3. Securities purchased under agreements to resell _____		B989	142,894,000		3
4. Securities sold under agreements to repurchase _____		B995	67,292,000		4
5. Other borrowed money _____		3190	110,487,000		5
EITHER					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____		2163	0		6
OR					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____		2941	110,377,000		7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____		2192	1,181,802,000		8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)		3129	945,179,000		9

**In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.**

		RCON	Bil   Mil   Thou	
10. U.S. Treasury securities _____		1039	3,623,000	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____		1041	1,773,000	11
12. Securities issued by states and political subdivisions in the U.S. _____		1042	1,084,000	12
13. Mortgage-backed securities (MBS):				
a. Pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____		1043	87,305,000	13.a.1
(2) Other pass-through securities _____		1044	4,628,000	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____		1209	0	13.b.1
(2) All other mortgage-backed securities _____		1280	14,745,000	13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____		1281	25,556,000	14
15. Foreign debt securities (include foreign asset-backed securities) _____		1282	0	15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____		A510	486,000	16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____		1374	139,200,000	17
18. Equity securities that do not have readily determinable fair values _____		1752	7,653,000	18

**Schedule RC-I—Assets and Liabilities of IBFs****To be completed only by banks with IBFs and other "foreign" offices.**

		Dollar Amounts in Thousands	RCFN	Bil   Mil   Thou	
1.	Total IBF assets of the consolidated bank (component of Schedule RC, item 12)		2133	11,851,000	1
2.	Total IBF liabilities (component of Schedule RC, item 21)		2898	17,422,000	2



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

Dollar Amounts in Thousands		RCFD	Tril   Bil   Mil   Thou	
<b>ASSETS</b>				
1. Interest-bearing balances due from depository institutions _____	3381	34,844,000		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	1,434,000		2
3. Mortgage-backed securities (2) _____	B559	87,298,000		3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	25,909,000		4
5. Federal funds sold and securities purchased under agreements to resell _____	3365	252,548,000		5
6. Loans:				
a. Loans in domestic offices:	RCON			
(1) Total loans _____	3360	396,974,000		6.a.1
(2) Loans secured by real estate:				
<b>(a) Loans secured by 1-4 family residential properties</b> _____	3465	157,027,000		6.a.2.a
<b>(b) All other loans secured by real estate</b> _____	3466	21,169,000		6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers _____	3386	476,000		6.a.3
(4) Commercial and industrial loans _____	3387	95,947,000		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards _____	B561	25,519,000		6.a.5.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	55,763,000		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN			
	3360	81,117,000		6.b
	RCFD			
7. Trading assets _____	3401	357,492,000		7
8. Lease financing receivables (net of unearned income) _____	3484	2,378,000		8
9. Total assets (4) _____	3368	1,367,551,000		9
<b>LIABILITIES</b>				
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____	RCON			
	3485	12,001,000		10
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs) _____	B563	289,922,000		11.a
b. Time deposits of \$100,000 or more _____	A514	86,597,000		11.b
c. Time deposits of less than \$100,000 _____	A529	22,438,000		11.c
	RCFN			
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	308,385,000		12
	RCFD			
13. Federal funds purchased and securities sold under agreements to repurchase _____	3353	196,115,000		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	75,778,000		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.

e.	5595	
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## Schedule RC-L—Continued

Dollar Amounts in Thousands										RCFD	Tril Bil Mil Thou	
11. Year-to-date merchant credit card sales volume:												
a. Sales for which the reporting bank is the acquiring bank _____										C223	493,520,000	11.a
b. Sales for which the reporting bank is the agent bank with risk _____										C224	0	11.b
Dollar Amounts in Thousands		(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts				
Derivatives Position Indicators												
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):		Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou				
a. Futures contracts _____		RCFD 8693		RCFD 8694		RCFD 8695		RCFD 8696	12.a			
		1,331,555,000		23,776,000		13,491,000		73,264,000				
		RCFD 8697		RCFD 8698		RCFD 8699		RCFD 8700				
b. Forward contracts _____		4,470,709,000		4,406,227,000		25,031,000		47,143,000	12.b			
c. Exchange-traded option contracts:		RCFD 8701		RCFD 8702		RCFD 8703		RCFD 8704				
(1) Written options _____		678,558,000		1,280,000		379,999,000		67,849,000	12.c.1			
		RCFD 8705		RCFD 8706		RCFD 8707		RCFD 8708				
(2) Purchased options _____		783,875,000		1,071,000		375,680,000		61,317,000	12.c.2			
d. Over-the-counter option contracts:		RCFD 8709		RCFD 8710		RCFD 8711		RCFD 8712				
(1) Written options _____		3,950,798,000		1,105,970,000		548,156,000		176,138,000	12.d.1			
		RCFD 8713		RCFD 8714		RCFD 8715		RCFD 8716				
(2) Purchased options _____		3,876,904,000		1,103,032,000		441,765,000		181,442,000	12.d.2			
		RCFD 3450		RCFD 3826		RCFD 8719		RCFD 8720				
e. Swaps _____		52,410,446,000		1,590,922,000		104,504,000		279,375,000	12.e			
13. Total gross notional amount of derivative contracts held for trading _____		RCFD A126		RCFD A127		RCFD 8723		RCFD 8724				
		67,479,972,000		8,232,278,000		1,888,626,000		886,528,000	13			
14. Total gross notional amount of derivative contracts held for purposes other than trading _____												
		RCFD 8725		RCFD 8726		RCFD 8727		RCFD 8728				
		22,873,000		0		0		0	14			
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____		RCFD A589										
		13,215,000							14.a			
15. Gross fair values of derivative contracts:												
a. Contracts held for trading:		RCFD 8733		RCFD 8734		RCFD 8735		RCFD 8736				
(1) Gross positive fair value _____		626,764,000		180,087,000		62,497,000		53,469,000	15.a.1			
		RCFD 8737		RCFD 8738		RCFD 8739		RCFD 8740				
(2) Gross negative fair value _____		613,013,000		173,487,000		60,393,000		50,995,000	15.a.2			
b. Contracts held for purposes other than trading:												
		RCFD 8741		RCFD 8742		RCFD 8743		RCFD 8744				
(1) Gross positive fair value _____		378,000		0		0		0	15.b.1			
		RCFD 8745		RCFD 8746		RCFD 8747		RCFD 8748				
(2) Gross negative fair value _____		281,000		0		0		0	15.b.2			

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:								
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests								
				6164		1,536,000		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		16,418,000		2.a
(1) Estimated fair value of mortgage servicing assets								
	A590		16,418,000					2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets								
				B026		167,000		2.b
c. All other identifiable intangible assets								
				5507		3,002,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)								
				0426		19,587,000		2.d
3. Other real estate owned:								
a. Direct and indirect investments in real estate ventures								
				5372		0		3.a
b. All other real estate owned:								
				RCON				
(1) Construction, land development, and other land in domestic offices								
				5508		5,000		3.b.1
(2) Farmland in domestic offices								
				5509		0		3.b.2
(3) 1-4 family residential properties in domestic offices								
				5510		2,135,000		3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices								
				5511		19,000		3.b.4
(5) Nonfarm nonresidential properties in domestic offices								
				5512		31,000		3.b.5
(6) Foreclosed properties from "GNMA loans"								
				C979		390,000		3.b.6
				RCFN				
(7) In foreign offices								
				5513		0		3.b.7
				RCFD				
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)								
				2150		2,580,000		3.c
4. Investments in unconsolidated subsidiaries and associated companies:								
a. Direct and indirect investments in real estate ventures								
				5374		0		4.a
b. All other investments in unconsolidated subsidiaries and associated companies								
				5375		3,397,000		4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)								
				2130		3,397,000		4.c
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		50,150,000		5.a.1.a
(b) Over one year through three years								
				F056		30,154,000		5.a.1.b
(c) Over three years through five years								
				F057		38,000		5.a.1.c
(d) Over five years								
				F058		225,000		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		48,208,000		5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)								
				F059		28,000		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		85,238,000		5.b.1.a
(b) Over one year through three years								
				F061		564,000		5.b.1.b
(c) Over three years through five years								
				F062		840,000		5.b.1.c
(d) Over five years								
				F063		2,401,000		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		37,525,000		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		169,610,000		5.c

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

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

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

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



Schedule RC-M—Continued

Dollar Amounts in Thousands		RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?		B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities		RCFD B570	Bil   Mil   Thou 125,777,000	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.jpmorganchase.com				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?		RCFD 4088	YES / NO YES	9
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)		RCON F064	Bil   Mil   Thou 0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))		RCFD F065	 14,342,000	10.b

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
<b>(1) 1-4 family residential construction loans</b>	F172	84,000	F174	3,000	F176	295,000	1.a.1
<b>(2) Other construction loans and all land development and other land loans</b>	F173	43,000	F175	5,000	F177	62,000	1.a.2
b. Secured by farmland in domestic offices	3493	1,000	3494	0	3495	2,000	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	1,397,000	5399	11,000	5400	1,586,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	5,576,000	C237	57,000	C229	10,852,000	1.c.2.a
(b) Secured by junior liens	C238	502,000	C239	2,000	C230	423,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	90,000	3500	0	3501	139,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
<b>(1) Loans secured by owner-occupied nonfarm nonresidential properties</b>	F178	62,000	F180	2,000	F182	142,000	1.e.1
<b>(2) Loans secured by other nonfarm nonresidential properties</b>	F179	57,000	F181	0	F183	11,000	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD	0	RCFD	0	RCFD	0	2.a
b. To foreign banks	5380	21,000	5381	0	5382	5,000	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	0	1597	0	1583	1,000	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	464,000	1252	141,000	1253	660,000	4.a
b. To non-U.S. addressees (domicile)	1254	45,000	1255	0	1256	13,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	948,000	B576	640,000	B577	0	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	1,151,000	B579	419,000	B580	125,000	5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	227,000	5460	15,000	5461	564,000	7

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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
<b>a. Loans secured by 1-4 family residential properties in domestic offices</b>	F661	217,000			F662	26,000			F663	3,425,000			M.1.a
<b>b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)</b>	RCFD				RCFD				RCFD				
	1658	0			1659	0			1661	28,000			M.1.b
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	25,000			6559	0			6560	16,000			M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	0			1249	0			1250	0			M.3
4. Not applicable													

Schedule RC-N—Continued

Memoranda-Continued

Dollar Amounts in Thousands

5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):								
a. Loans and leases held for sale		C240	1,000	C241	0	C226	32,000	M.5.a
b. Loans measured at fair value:								
(1) Fair value		F664	0	F665	0	F666	15,000	M.5.b.1
(2) Unpaid principal balance		F667	0	F668	0	F669	29,000	M.5.b.2

Dollar Amounts in Thousands

6. Interest rate, foreign exchange rate, and other commodity and equity contracts:				
Fair value of amounts carried as assets _____	3529	0	3530	0
	M.6			

7. Additions to nonaccrual assets during the quarter	RCFD	Bil	Mil	Thou	
	C410	11,258,000			M.7
8. Nonaccrual assets sold during the quarter	C411	56,000			M.8

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

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____		F236	1,096,941,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) _____		F237	408,401,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) _____		RCFN		
		F234	408,385,000	3
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____		RCFD		
		F238	857,948,000	4
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) _____		F239	383,170,000	5
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above) _____		RCFN		
		F235	383,148,000	6

### Memoranda

Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Total assessable 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 (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 \$100,000 or less: (1)		F049	243,812,000	M.1.a.1
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less _____				
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) _____	RCON	Number		M.1.a.2
	F050	N/A		
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)		F051	431,381,000	M.1.b.1
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 _____				
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 _____	RCON	Number		M.1.b.2
	F052	564,130		
c. Retirement deposit accounts of \$250,000 or less: (1)		F045	12,696,000	M.1.c.1
(1) Amount of retirement deposit accounts of \$250,000 or less _____				
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) _____	RCON	Number		M.1.c.2
	F046	N/A		
d. Retirement deposit accounts of more than \$250,000: (1)		F047	651,000	M.1.d.1
(1) Amount of retirement deposit accounts of more than \$250,000 _____				
(2) Number of retirement deposit accounts of more than \$250,000 _____	RCON	Number		M.1.d.2
	F048	1,722		
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</b>				
2. Estimated amount of uninsured assessable 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) _____		5597	425,061,000	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
Text _____	RCON	FDIC Cert No.		
A545 _____	A545	0		M.3

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

(2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2007, Report of Condition.

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

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

Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale (2):				
a. Closed-end First liens		F066	7,165,000	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 closed-end 1-4 family residential mortgage loans for sale (2):				
a. Closed-end First liens		F068	23,006,000	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	34,578,000	3.a
b. Closed-end Junior liens		F071	0	3.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F674	0	3.c.1
(2) Principal amount funded under the lines of credit		F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):				
a. Closed-end First liens		F072	152,000	4.a
b. Closed-end Junior liens		F073	0	4.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F676	0	4.c.1
(2) Principal amount funded under the lines of credit		F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):		RIAD		
a. Closed-end 1-4 family residential mortgage loans		F184	(15,000)	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit		F560	0	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:		RCON		
a. Closed-end first liens		F678	1,007,000	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

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.



## Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)																											
(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															
Dollar Amounts in Thousands																											
RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou														
ASSETS																											
1. Loans and leases _____												F243	7,334,000		F682	0		F690	0		F244	1,468,000		F245	5,866,000		1
2. Trading assets _____												F246	380,337,000		F683	1,150,118,000		F691	129,078,000		F247	1,335,955,000		F248	65,422,000		2
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above) _____												F240	0		F684	0		F692	0		F241	0		F242	0		2.a
3. All other financial assets and servicing assets _____												F249	35,022,000		F685	0		F693	0		F250	22,774,000		F251	12,248,000		3
LIABILITIES																											
4. Deposits _____												F252	6,038,000		F686	0		F694	0		F253	4,722,000		F254	1,316,000		4
5. Trading liabilities _____												F255	122,071,000		F687	1,141,384,000		F695	34,739,000		F256	1,196,926,000		F257	31,790,000		5
6. All other financial liabilities and and servicing liabilities _____												F258	62,544,000		F688	0		F696	0		F259	45,146,000		F260	17,398,000		6
7. Loan commitments (not accounted for as derivatives)												F261	0		F689	0		F697	0		F262	0		F263	0		7

## Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou		
<b>Tier 1 capital</b>					
1. Total equity capital (from Schedule RC, item 28)		3210	125,639,000	1	
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)		8434	(1,127,000)	2	
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)		A221	0	3	
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)		4336	(886,000)	4	
5. LESS: Nonqualifying perpetual preferred stock		B588	0	5	
6. Qualifying minority interests in consolidated subsidiaries		B589	966,000	6	
7. a. LESS: Disallowed goodwill and other disallowed intangible assets		B590	27,957,000	7.a	
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)		F264	2,207,000	7.b	
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)		C227	98,454,000	8	
9.a. LESS: Disallowed servicing assets and purchased credit card relationships		B591	1,349,000	9.a	
b. LESS: Disallowed deferred tax assets		5610	0	9.b	
10. Other additions to (deductions from) Tier 1 capital		B592	(2,000)	10	
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		8274	97,103,000	11	
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock		5306	27,835,000	12	
13. Cumulative perpetual preferred stock includible in Tier 2 capital		B593	0	13	
14. Allowance for loan and lease losses includible in Tier 2 capital		5310	15,565,000	14	
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital		2221	6,000	15	
16. Other Tier 2 capital components		B594	0	16	
17. Tier 2 capital (sum of items 12 through 16)		5311	43,406,000	17	
18. Allowable Tier 2 capital (lesser of item 11 or 17)		8275	43,406,000	18	
19. Tier 3 capital allocated for market risk		1395	0	19	
20. LESS: Deductions for total risk-based capital		B595	0	20	
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)		3792	140,509,000	21	
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9)		3368	1,367,551,000	22	
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)		B590	27,957,000	23	
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)		B591	1,349,000	24	
25. LESS: Disallowed deferred tax assets (from item 9.b above)		5610	0	25	
26. LESS: Other deductions from assets for leverage capital purposes		B596	(14,355,000)	26	
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)		A224	1,352,600,000	27	
<b>Adjustments for financial subsidiaries</b>					
28.a Adjustment to Tier 1 capital reported in item 11		C228	0	28.a	
b. Adjustment to total risk-based capital reported in item 21		B503	0	28.b	
29. Adjustment to risk-weighted assets reported in item 62		B504	0	29	
30. Adjustment to average total assets reported in item 27		B505	0	30	
<b>Capital ratios</b>					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)					
	(Column A)	(Column B)			
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	7.27%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	7.91%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	11.44%	33

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

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

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

## Schedule RC-R—Continued

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

at a 100 percent risk weight (30 percent for derivatives).

	(Column A) Totals (from Schedule RC)		(Column B) Items Not Subject to Risk-Weighting		(Column C)	(Column D)	(Column E)	(Column F)
					Allocation by Risk Weight Category			
					0%	20%	50%	100%
Dollar Amounts in Thousands	Tril   Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Balance Sheet Asset Categories</b>								
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 <b>89,822,000</b>		RCFD C869 0		RCFD B600 53,663,000	RCFD B601 32,590,000		RCFD B602 3,569,000
35. Held-to-maturity securities _____	RCFD 1754 <b>36,000</b>		RCFD B603 0		RCFD B604 0	RCFD B605 36,000	RCFD B606 0	RCFD B607 0
36. Available-for-sale securities _____	RCFD 1773 <b>152,608,000</b>		RCFD B608 (1,932,000)		RCFD B609 30,900,000	RCFD B610 113,285,000	RCFD B611 1,592,000	RCFD B612 8,763,000
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 <b>302,029,000</b>				RCFD C063 148,156,000	RCFD C064 147,650,000		RCFD B520 6,223,000
38. Loans and leases held for sale _____	RCFD 5369 <b>15,695,000</b>		RCFD B617 0		RCFD B618 0	RCFD B619 2,408,000	RCFD B620 152,000	RCFD B621 13,135,000
39. Loans and leases, net of unearned income _____	RCFD B528 <b>687,734,000</b>		RCFD B622 841,000		RCFD B623 7,526,000	RCFD B624 52,054,000	RCFD B625 172,750,000	RCFD B626 454,563,000
40. LESS: Allowance for loan and lease losses _____	RCFD 3123 <b>16,380,000</b>		RCFD 3123 <b>16,380,000</b>					
41. Trading assets _____	RCFD 3545 <b>380,337,000</b>		RCFD B627 380,337,000		RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0
42. All other assets (1) _____	RCFD B639 <b>156,776,000</b>		RCFD B640 31,695,000		RCFD B641 10,252,000	RCFD B642 9,465,000	RCFD B643 898,000	RCFD 5339 104,466,000
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 <b>1,768,657,000</b>		RCFD B644 <b>394,561,000</b>		RCFD 5320 <b>250,497,000</b>	RCFD 5327 <b>357,488,000</b>	RCFD 5334 <b>175,392,000</b>	RCFD 5340 <b>590,719,000</b>

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

## Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount		Credit Conversion Factor		(Column B) Credit Equivalent Amount (1)		(Column C)	(Column D)	(Column E)	(Column F)	
							Allocation by Risk Weight Category				
							0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Thou				Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou		
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546		See footnote 2		RCFD B547		RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit _____	112,794,000		1.00		112,794,000		3,864,000	34,834,000	4,135,000	69,961,000	44
45. Performance standby letters of of credit _____	RCFD 3821				RCFD B650		RCFD B651	RCFD B652	RCFD B653	RCFD B654	
	<b>11,863,000</b>		.50		<b>5,931,500</b>		204,500	2,749,000	13,000	2,965,000	45
46. Commercial and similar letters of credit _____	RCFD 3411				RCFD B655		RCFD B656	RCFD B657	RCFD B658	RCFD B659	
	<b>7,562,000</b>		.20		<b>1,512,400</b>		155,400	656,000	0	701,000	46
47. Risk participations in bankers acceptances acquired by the reporting institution _____											
	RCFD 3429				RCFD B660		RCFD B661	RCFD B662		RCFD B663	
	0		1.00		0		0	0		0	47
	RCFD 3433				RCFD B664		RCFD B665	RCFD B666	RCFD B667	RCFD B668	
48. Securities lent _____	<b>301,752,000</b>		1.00		<b>301,752,000</b>		230,443,000	71,024,000	0	285,000	48
49. Retained recourse on small business obligations sold with recourse _____	RCFD A250				RCFD B669		RCFD B670	RCFD B671	RCFD B672	RCFD B673	
	0		1.00		0		0	0	0	0	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement _____											
	RCFD B541		* Below		RCFD B542					RCFD B543	
	3,468,000		M		30,373,000					<b>30,373,000</b>	50
51. All other financial assets sold with recourse _____	RCFD B675				RCFD B676		RCFD B677	RCFD B678	RCFD B679	RCFD B680	
	6,053,000		1.00		<b>6,053,000</b>		0	0	2,393,000	3,660,000	51
52. All other off-balance sheet liabilities _____	RCFD B681				RCFD B682		RCFD B683	RCFD B684	RCFD B685	RCFD B686	
	28,301,000		1.00		<b>28,301,000</b>		21,960,000	5,491,000	221,000	629,000	52
53. Unused commitments with an original maturity exceeding one year _____	RCFD 3833				RCFD B687		RCFD B688	RCFD B689	RCFD B690	RCFD B691	
	142,369,000		.50		<b>71,184,500</b>		694,500	23,275,000	2,166,000	45,049,000	53
					RCFD A167		RCFD B693	RCFD B694	RCFD B695		
54. Derivative contracts					562,343,000		34,850,000	286,939,000	240,554,000		54

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor. (Entering an 'M' allows for data entry in Column B.)

## Schedule RC-R—Continued

				(Column C)	(Column D)	(Column E)	(Column F)	
				Allocation by Risk Weight Category				
				0%	20%	50%	100%	
Dollar Amounts in Thousands				Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Totals</b>								
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) _____				RCFD B696	RCFD B697	RCFD B698	RCFD B699	55
				<b>542,668,400</b>	<b>782,456,000</b>	<b>424,874,000</b>	<b>744,342,000</b>	
56. Risk weight factor _____				* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) _____				RCFD B700	RCFD B701	RCFD B702	RCFD B703	57
				<b>0</b>	<b>156,491,200</b>	<b>212,437,000</b>	<b>744,342,000</b>	
58. Market risk equivalent assets _____							RCFD 1651	58
							118,996,000	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) _____							RCFD B704	
							<b>1,232,266,200</b>	
							RCFD A222	
60. LESS: Excess allowance for loan and lease losses _____							1,521,000	60
							RCFD 3128	
61. LESS: Allocated transfer risk reserve _____							0	61
							RCFD A223	
62. Total risk-weighted assets (item 59 minus items 60 and 61) _____							<b>1,230,745,200</b>	62

## Memoranda

Dollar Amounts in Thousands				RCFD	Bil   Mil   Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards _____				8764	163,880,000	M.1

2. Notional principal amounts of  
derivative contracts: (1)

a. Interest rate contracts

b. Foreign exchange contracts

c. Gold contracts

d. Other precious metals contracts

e. Other commodity contracts

f. Equity derivative contracts

g. Credit derivative contracts:

(1) Investment grade

(2) Subinvestment grade

With a remaining maturity of					
(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years	
RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou
3809	23,128,162,000	8766	20,140,047,000	8767	15,884,629,000
3812	5,462,677,000	8769	803,852,000	8770	216,646,000
8771	71,180,000	8772	26,414,000	8773	2,236,000
8774	7,334,000	8775	1,249,000	8776	1,000
8777	148,218,000	8778	215,084,000	8779	36,245,000
A000	317,031,000	A001	204,812,000	A002	49,456,000
C980	358,657,000	C981	3,673,994,000	C982	2,035,187,000
C983	211,665,000	C984	1,898,615,000	C985	923,675,000

M.2.a

M.2.b

M.2.c

M.2.d

M.2.e

M.2.f

M.2.g.1

M.2.g.2

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

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

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Bank Securitization Activities</b>											
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements _____	RCFD B705 196,093,000		RCFD B706 0		RCFD B707 47,102,000		RCFD B708 1,536,000	RCFD B709 1,575,000	RCFD B710 0	RCFD B711 18,181,000	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:											
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) _____	RCFD B712 524,000		RCFD B713 0		RCFD B714 320,000		RCFD B715 5,000	RCFD B716 45,000	RCFD B717 0	RCFD B718 0	2.a
b. Subordinated securities and other residual interests _____	RCFD C393 11,000		RCFD C394 0		RCFD C395 2,125,000		RCFD C396 41,000	RCFD C397 11,000	RCFD C398 0	RCFD C399 276,000	2.b
c. Standby letters of credit and other enhancements _____	RCFD C400 5,000		RCFD C401 0		RCFD C402 0		RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0	2.c
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 _____	RCFD B726 0		RCFD B727 0		RCFD B728 0		RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 11,000	3
4. Past due loan amounts included in item 1:	RCFD B733		RCFD B734		RCFD B735		RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30-89 days past due _____	12,133,000		0		1,173,000		25,000	21,000	0	26,000	4.a
	RCFD B740		RCFD B741		RCFD B742		RCFD B743	RCFD B744	RCFD B745	RCFD B746	
b. 90 days or more past due _____	17,843,000		0		1,051,000		3,000	19,000	0	85,000	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):	RIAD B747		RIAD B748		RIAD B749		RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a. Charge-offs _____	4,206,000		0		1,389,000		41,000	0	0	0	5.a
	RIAD B754		RIAD B755		RIAD B756		RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries _____	102,000		0		149,000		17,000	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	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
6. Amount of ownership (or seller's) interest carried as:										
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____			RCFD B761		RCFD B762				RCFD B763	
			0		0				0	6.a
b. Loans (included in Schedule RC-C) _____			RCFD B500		RCFD B501				RCFD B502	
			0		16,096,000				0	6.b
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	
			0		0				0	7.a
b. 90 days or more past due _____			RCFD B767		RCFD B768				RCFD B769	
			0		0				0	7.b
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):										
a. Charge-offs _____			RIAD B770		RIAD B771				RIAD B772	
			0		0				0	8.a
b. Recoveries _____			RIAD B773		RIAD B774				RIAD B775	
			0		0				0	8.b
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>										
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____										
			RCFD B776		RCFD B777		RCFD B778	RCFD B779	RCFD B780	RCFD B781
			1,802,000		0	2,512,000	34,000	736,000	9,525,000	3,700,000
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
			99,000		0	10,000	0	0	65,000	231,000

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## Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Bank Asset Sales</b>										
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank _____	RCFD B790		RCFD B791		RCFD B792		RCFD B793	RCFD B794	RCFD B795	RCFD B796
	35,278,000		0		0		0	0	0	5,387,000
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
	3,867,000		0		0		0	0	0	2,518,000

## Memoranda

	Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance _____		A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date _____		A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements _____		B804	86,190,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements _____		B805	1,026,917,000	M.2.b
c. Other financial assets (includes home equity lines) (1) _____		A591	466,517,000	M.2.c
<b>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) _____</b>				
		F699	23,682,000	M.2.d
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company _____		B806	7,175,000	M.3.a.1
(2) Conduits sponsored by other unrelated institutions _____		B807	61,000	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	71,386,000	M.3.b.1
(2) Conduits sponsored by other unrelated institutions _____		B809	4,400,000	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2) _____		C407	1,433,000	M.4

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

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

## Schedule RC-T—Fiduciary and Related Services

**Items 12 through 18, items 19.a through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.**

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

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

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceeding calendar year must complete:

- Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
<b>FIDUCIARY AND RELATED ASSETS</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	55,357,000	12,559,000	38,414	2,214	4
5. Retirement related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	3,685,000	70,213,000	122	1,187	5.a
b. Employee benefit-defined benefit _____	19,367,000	642,404,000	586	5,319	5.b
c. Other retirement accounts _____	3,218,000	807,000	4,895	726	5.c
6. Corporate trust and agency accounts _____	0	31,670,000	0	929	6
7. Investment management agency accounts _____	105,982,000		24,165		7
8. Other fiduciary accounts _____	3,417,000	16,985,000	1,532	3,148	8

## 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	Tril Bil Mil Thou		Tril Bil Mil Thou					
FIDUCIARY AND RELATED ASSETS—Continued								
9. Total fiduciary accounts (sum of items 4 through 8)	RCFD B894 <b>191,026,000</b>		RCFD B895 <b>774,638,000</b>		RCFD B896 <b>69,714</b>		RCFD B897 <b>13,523</b>	9
10. Custody and safekeeping accounts			RCFD B898 14,088,150,000				RCFD B899 122,260	10
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFN B900 30,619,000		RCFN B901 5,644,159,000		RCFN B902 4,140		RCFN B903 25,089	11

	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
FIDUCIARY AND RELATED SERVICES INCOME				
12. Personal trust and agency accounts		B904		12
13. Retirement related trust and agency accounts:				
a. Employee benefit—defined contribution		B905		13.a
b. Employee benefit—defined benefit		B906		13.b
c. Other retirement accounts		B907		13.c
14. Corporate trust and agency accounts		A479		14
15. Investment management agency accounts		B908		15
16. Other fiduciary accounts		A480		16
17. Custody and safekeeping accounts		B909		17
18. Other fiduciary and related services income		B910		18
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)		4070	<b>2,600,000</b>	19
a. Fiduciary and related services income-foreign offices (included in item 19)	B912			19.a
20. Less: Expenses		C058		20
21. Less: Net losses from fiduciary and related services		A488		21
22. Plus: Intracompany income credits for fiduciary and related services		B911		22
23. Net fiduciary and related services income		A491		23

## Memoranda

	Dollar Amounts in Thousands	Managed Assets	
		RCFD	Bil   Mil   Thou
1. Managed assets held in personal trust and agency accounts:			
a. Noninterest-bearing deposits		B913	N/A
b. Interest-bearing deposits		B914	N/A
c. U.S. Treasury and U.S. Government agency obligations		B915	N/A
d. State, county and municipal obligations		B916	N/A
e. Money market mutual funds		B917	N/A
f. Other short-term obligations		B918	N/A
g. Other notes and bonds		B919	N/A
h. Common and preferred stocks		B920	N/A
i. Real estate mortgages		B921	N/A
j. Real estate		B922	N/A
k. Miscellaneous assets		B923	N/A
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)		B868	<b>N/A</b>

## Schedule RC-T—Continued

## Memoranda—Continued

Memoranda—Continued		(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
Dollar Amounts in Thousands			Tril Bil Mil Thou	
2. Corporate trust and agency accounts:		RCFD	RCFD B928	
a. Corporate and municipal trusteeships _____		B927	N/A	N/A
b. Transfer agent, registrar, paying agent, and other corporate agency _____		B929	N/A	

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil   Mil   Thou	
3. Collective investment funds and common trust funds:	B931	N/A	B932	N/A	M.3.a
a. Domestic equity _____	B933	N/A	B934	N/A	M.3.b
b. International/Global equity _____	B935	N/A	B936	N/A	M.3.c
c. Stock/Bond blend _____	B937	N/A	B938	N/A	M.3.d
d. Taxable bond _____	B939	N/A	B940	N/A	M.3.e
e. Municipal bond _____	B941	N/A	B942	N/A	M.3.f
f. Short term investments/Money market _____	B943	N/A	B944	N/A	M.3.g
g. Specialty/Other _____	B945	N/A	B946	N/A	M.3.h
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)					

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil   Thou	RIAD	Mil   Thou	RIAD	Mil   Thou	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts _____	B947		B948		B949		M.4.a
b. Retirement related trust and agency accounts _____	B950		B951		B952		M.4.b
c. Investment management agency accounts _____	B953		B954		B955		M.4.c
d. Other fiduciary accounts and related services _____	B956		B957		B958		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 21) _____	B959		B960		B961		M.4.e

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

Dennis Mikolay, Vice President

Name and Title (TEXT B962)

mikolay\_dennis@jpmorgan.com

E-mail Address (TEXT B926)

(201) 595-5584

Telephone: Area code/phone number/extension (TEXT B963)

(201) 595-6771

FAX: Area code/phone number (TEXT B964)

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 RC-T, items 12 through 18, items 19.a through 23 and Memorandum item 4, 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 IN SCHEDULE RC-T, 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. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its 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, under signature, 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 the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? \_\_\_\_\_

RCON	YES / NO
6979	YES

BANK MANAGEMENT STATEMENT (please type or print clearly):

TEXT

6980	State of Michigan Deposits \$856 million
	The amount of Bear Stearns risk-weighted assets excluded for purposes of determining the risk based capital requirements was \$2,947,557 thousand.
	The amount of Bear Stearns assets excluded for purposes of determining the leverage capital requirements was \$17,592,168 thousand.

# REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the  
**JPMorgan Chase Bank, National Association**  
**in the state of OH at close of business on September 30, 2008**  
published in response to call made by (Enter additional information below)


## Statement of Resources and Liabilities

Dollar Amounts in Thousands

### ASSETS

Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin			53,334,000
Interest-bearing balances			36,488,000
Securities:			
Held-to-maturity securities			36,000
Available-for-sale securities			152,608,000
Federal funds sold in domestic offices			14,999,000
Securities purchased under agreements to resell			287,030,000
Loans and lease financing receivables:			
Loans and leases held for sale			15,695,000
Loans and leases, net of unearned income	687,734,000		
LESS: Allowance for loan and lease losses	16,380,000		
Loans and leases, net of unearned income and allowance			671,354,000
Trading Assets			380,337,000
Premises and fixed assets (including capitalized leases)			7,563,000
Other real estate owned			2,580,000
Investments in unconsolidated subsidiaries and associated companies			3,397,000
Intangible assets:			
Goodwill			25,919,000
Other intangible assets			19,587,000
Other assets			97,730,000
Total assets			1,768,657,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:		
In domestic offices		668,094,000
Noninterest-bearing	195,994,000	
Interest-bearing	472,100,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		345,296,000
Noninterest-bearing	10,263,000	
Interest-bearing	335,033,000	
Federal funds purchased in domestic offices		22,004,000
Securities sold under agreements to repurchase		198,354,000
Trading liabilities		122,071,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		169,610,000
Subordinated notes and debentures		28,029,000
Other liabilities		88,490,000
Total liabilities		1,641,948,000
Minority interest in consolidated subsidiaries		1,070,000

EQUITY CAPITAL

Perpetual preferred stock and related surplus	0
Common stock	1,785,000
Surplus	77,077,000
Retained earnings	48,761,000
Accumulated other comprehensive income	(1,984,000)
Other equity capital components	0
Total equity capital	125,639,000
Total liabilities, minority interest, and equity capital	1,768,657,000

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that is has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

I, Michael J Cavanagh, EVP & CFO  
( Name, Title )

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

Director #1  
Director #2  
Director #3