

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,

1

Table of Contents, for
the required disclosure
of estimated burden.

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)

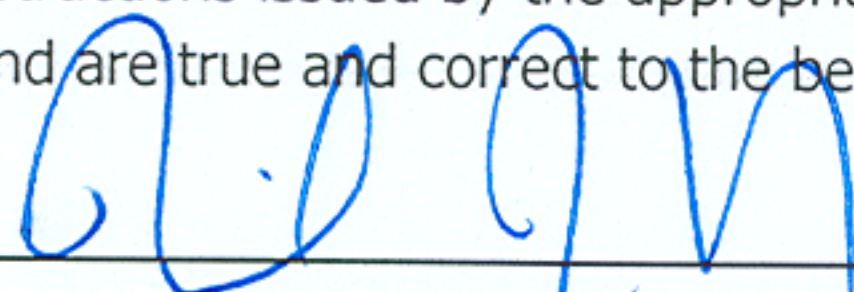
This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

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.

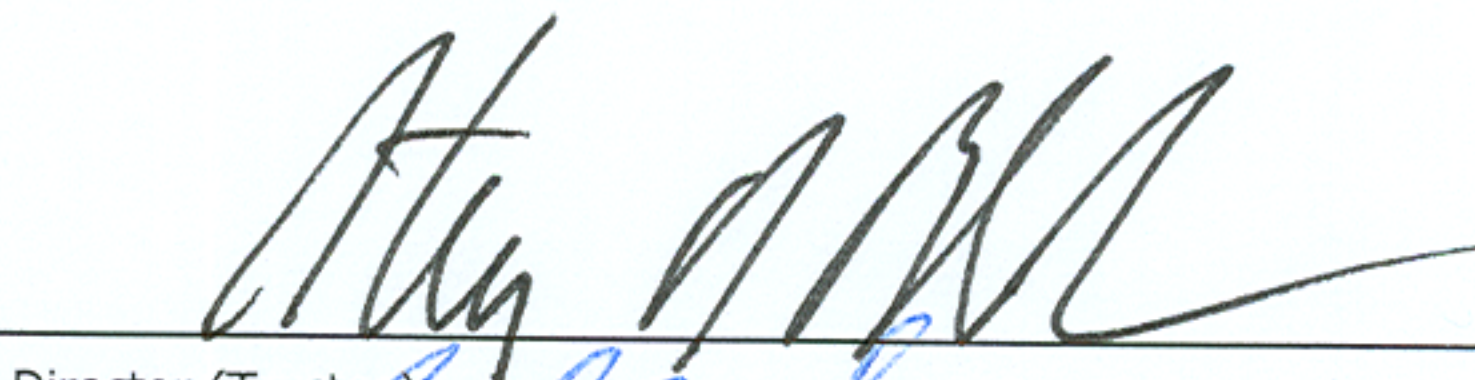
I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.



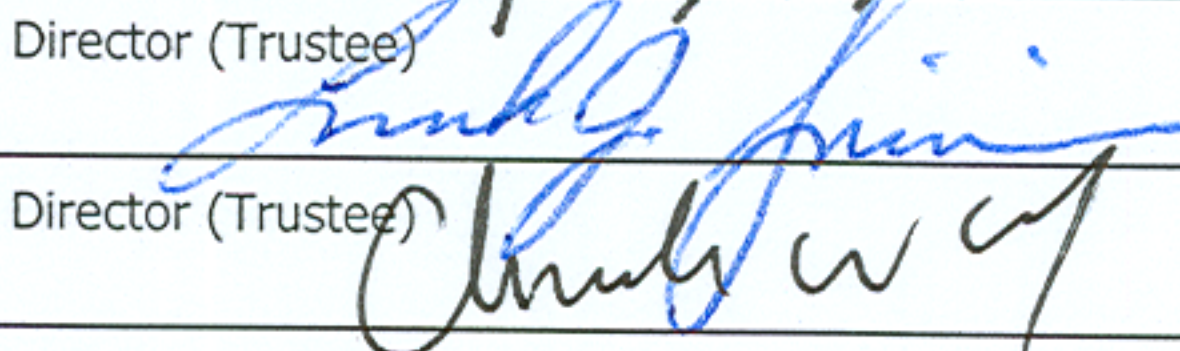
Signature of Chief Financial Officer (or Equivalent)

11/4/08

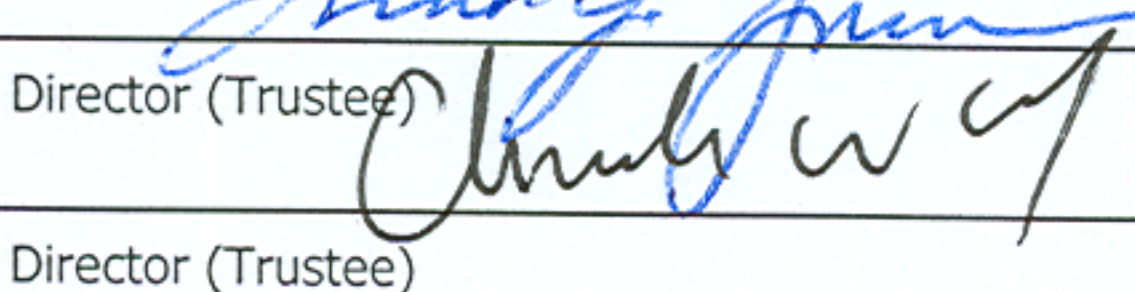
Date of Signature



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.

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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The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 635 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-M - Memoranda _____	RC-21, 22
Secretary		Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-23, 24, 25
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Federal Deposit Insurance Corporation		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-39
Washington, D.C. 20429			

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

 Name (TEXT C490)
 EVP & CFO

 Title (TEXT C491)
 mike.cavanagh@jpmchase.com

 E-mail Address (TEXT C492)
 (212) 270-2288

 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)
 mikolay_dennis@jpmorgan.com

 E-mail Address (TEXT 4086)
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 Telephone: Area code/phone number/extension (TEXT 8902)
 (201) 595-6771

 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

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 EVP & CFO

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 mike.cavanagh@jpmchase.com

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 Telephone: Area code/phone number/extension (TEXT C369)
 (212) 270-1604

 FAX: Area code/phone number (TEXT C370)

Secondary Contact

Kathryn V. McCulloch

 Name (TEXT C371)
 Senior Vice President

 Title (TEXT C372)
 kathyrn.mcculloch@chase.com

 E-mail Address (TEXT C373)
 (212) 270-5922

 Telephone: Area code/phone number/extension (TEXT C374)
 (212) 270-7473

 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.

Primary Contact

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Assistant Vice President
Title (TEXT C438)
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Telephone: Area code/phone number/extension (TEXT C440)
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(847) 488-2110
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Name (TEXT C870)
Title (TEXT C871)
E-mail Address (TEXT C872)
Telephone: Area code/phone number/extension (TEXT C873)
FAX: Area code/phone number (TEXT C874)

Fourth Contact

Name (TEXT C875)
Title (TEXT C876)
E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C878)
FAX: Area code/phone number (TEXT C879)

Columbus

City

OH 43240

State Zip Code

FDIC Certificate Number: 00628

**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:			
(1) Loans secured by 1-4 family residential properties	4435	7,014,000	1.a.1.a.1
(2) All other loans secured by real estate	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	21,374,000	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	40,921,000	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

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
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	Number		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	CCYY/MM/DD		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)
(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.):

	RIAD	Bil Mil Thou	
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

	RIAD	YES / NO	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	A530	NO	M.11

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.

	Year-to-date		
	RIAD	Bil Mil Thou	
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228	N/A	M.12

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.

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.

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:	Dollar Amounts in Thousands								
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

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

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above _____	5409	0	5410	0					M.1
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652	0	4662	0					M.2
3. Not applicable									
<p><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></p>									
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) _____			Calendar year-to-date						
	RIAD	Bil Mil Thou							
	C388	352,000							M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 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 _____ Memorandum item 4 is to be completed by all banks.	C390	0	M.3
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.l)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
TEXT						
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.	Bank card and credit card interchange fees	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)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
TEXT						
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.	Accounting and auditing expenses	F556		0		2.h
i.	Consulting and advisory expenses	F557		2,500,000		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	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):						
TEXT						
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

Legal Title of Bank

Columbus

City

OH **43240**

State

Zip Code

FDIC Certificate Number: 00628

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	
ASSETS					
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:			RCON		
a. Federal funds sold in domestic offices _____			B987	14,999,000	3.a
b. Securities purchased under agreements to resell (3) _____			RCFD 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	671,354,000	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	1,768,657,000	12

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

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

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

Schedule RC—Continued

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

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):				
a. Loans secured by 1-4 family residential properties in domestic offices	F576		711,000	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	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
Memorandum item 7 is to be completed by all banks.				
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

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

Schedule RC-D—Trading Assets and Liabilities

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

	(Column A) Consolidated Bank			(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou		
Dollar Amounts in Thousands						
ASSETS						
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
6. Loans:						
a. Loans secured by real estate	F610	21,504,000				6.a
(1) Construction, land development, and other land loans			F604	88,000		6.a.1
(2) Secured by farmland (including farm residential and other improvements)			F605	0		6.a.2
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0		6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens			F607	12,788,000		6.a.3.b.1
(2) Secured by junior liens			F611	0		6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F612	131,000		6.a.4
(5) Secured by nonfarm nonresidential properties			F613	3,241,000		6.a.5
b. Commercial and industrial loans	F614	3,711,000	F614	2,284,000		6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards	F615	0	F615	0		6.c.1
(2) Other revolving credit plans	F616	0	F616	0		6.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F617	313,000	F617	313,000		6.c.3
d. Other loans	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
LIABILITIES						
13. a. Liability for short positions	3546	47,960,000	3546	11,550,000		13.a
b. Other trading liabilities	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		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):							
a. Loans secured by real estate	F790	22,328,000					M.1.a
(1) Construction, land development, and other land loans				F625	117,000		M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)				F626	0		M.1.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F627	0		M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F628	12,714,000		M.1.a.3.b.1
(2) Secured by junior liens				F629	0		M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F630	131,000		M.1.a.4
(5) Secured by nonfarm nonresidential properties				F631	3,808,000		M.1.a.5
b. Commercial and industrial loans	F632	5,255,000		F632	4,248,000		M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F633	0		F633	0		M.1.c.1
(2) Other revolving credit plans	F634	0		F634	0		M.1.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635	356,000		F635	356,000		M.1.c.3
d. Other loans	F636	15,758,000		F636	291,000		M.1.d
2. Not applicable							
3. Loans measured at fair value that are past due 90 days or more: (1)							
(a) Fair value	F639	0		F639	0		M.3.a
(b) Unpaid principal balance	F640	0		F640	0		M.3.b

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	
4. Asset-backed securities:			
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
5. Collateralized debt obligations:			
a. Synthetic	F649	1,268,000	M.5.a
b. Other	F650	3,176,000	M.5.b
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	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			1
2. U.S. Government	2202	384,000							2520	63,000			2
3. States and political subdivisions in the U.S.	2203	1,451,000							2530	18,046,000			3
4. Commercial banks and other depository institutions in the U.S.	B551	4,278,000							B552	5,669,000			4
5. Banks in foreign countries	2213	1,612,000							2236	5,826,000			5
6. Foreign governments and official institutions (including foreign central banks)	2216	210,000							2377	3,546,000			6
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			7	

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	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
	TEXT					
	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
	TEXT					
	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

	Dollar Amounts in Thousands			Domestic Offices		
	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 _____ <i>EITHER</i>	3190		110,487,000			5
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____ <i>OR</i>	2163		0			6
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	
ASSETS				
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:			
	(a) Loans secured by 1-4 family residential properties _____	3465	157,027,000	6.a.2.a
	(b) All other loans secured by real estate _____	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
LIABILITIES				
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.

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

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

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____						
				3814	98,907,000	1.a
b. Credit card lines _____						
				3815	82,122,000	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:						
(a) 1-4 family residential construction loan commitments _____						
				F164	1,856,000	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments _____						
				F165	3,498,000	1.c.1.b
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate _____						
				6550	4,831,000	1.c.2
d. Securities underwriting _____						
				3817	0	1.d
e. Other unused commitments _____						
				3818	284,883,000	1.e
2. Financial standby letters of credit and foreign office guarantees _____						
		3820	21,993,000			2
a. Amount of financial standby letters of credit conveyed to others _____						
				3821	11,863,000	2.a
3. Performance standby letters of credit and foreign office guarantees _____						
		3822	5,201,000			3
a. Amount of performance standby letters of credit conveyed to others _____						
				3411	7,562,000	3.a
4. Commercial and similar letters of credit _____						
						4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____						
				3433	301,752,000	6
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps _____						
		C968	4,478,653,000	C969	4,649,831,000	7.a.1
(2) Total return swaps _____						
		C970	2,719,000	C971	19,213,000	7.a.2
(3) Credit options _____						
		C972	7,263,000	C973	5,913,000	7.a.3
(4) Other credit derivatives _____						
		C974	275,000	C975	13,864,000	7.a.4
b. Gross fair values:						
(1) Gross positive fair value _____						
		C219	23,847,000	C221	316,653,000	7.b.1
(2) Gross negative fair value _____						
		C220	303,297,000	C222	23,967,000	7.b.2
8. Spot foreign exchange contracts _____						
				8765	218,733,000	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") _____						
				3430	90,768,000	9
TEXT						
a. <u>Securities borrowed</u> _____						
				3432	90,768,000	9.a
b. <u>Commitments to purchase when-issued securities</u> _____						
				3434	0	9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf _____						
				C978	0	9.c
d.	3555			3555	0	9.d
e.	3556			3556	0	9.e
f.	3557			3557	0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 28, "Total equity capital") _____						
				5591	17,931,000	10
TEXT						
a. <u>Commitments to sell when-issued securities</u> _____						
				3435	0	10.a
b.	5592			5592	0	10.b
c.	5593			5593	0	10.c
d.	5594			5594	0	10.d
e.	5595			5595	0	10.e

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	Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):		RCFD 8693	RCFD 8694		RCFD 8695		RCFD 8696	
a. Futures contracts _____	1,331,555,000		23,776,000		13,491,000		73,264,000	12.a
		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						14.a
	13,215,000							
15. Gross fair values of derivative contracts:		RCFD 8733	RCFD 8734		RCFD 8735		RCFD 8736	
a. Contracts held for trading:								
(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 _____								
	6165	Number	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:								
(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
(7) In foreign offices _____								
				RCFN				
				5513		0		3.b.7
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) <u>http://www.jpmorganchase.com</u>			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:							
(1) 1-4 family residential construction loans	F172	84,000	F174	3,000	F176	295,000	1.a.1
(2) Other construction loans and all land development and other land loans	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:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	62,000	F180	2,000	F182	142,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	57,000	F181	0	F183	11,000	1.e.2
RCFN	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

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
8. Lease financing receivables:										
a. Leases to individuals for household, family, and other personal expenditures _____	F166	3,000		F167	0		F168	1,000		8.a
b. All other leases _____	F169	2,000		F170	0		F171	5,000		8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	0		3506	0		3507	45,000		9
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government _____	5612	1,240,000		5613	469,000		5614	1,455,000		10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") _____	5615	693,000		5616	460,000		5617	16,000		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	C866	538,000		C867	0		C868	1,439,000		10.b

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
1. 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):										
a. Loans secured by 1-4 family residential properties in domestic offices _____	F661	217,000		F662	26,000		F663	3,425,000		M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) _____	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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
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

Memoranda-Continued	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
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

Memoranda-Continued	RCFD	Bil Mil Thou	
	7. Additions to nonaccrual assets during the quarter	C410	
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)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less _____		F049	243,812,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) _____	RCON F050	Number N/A		M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 _____		F051	431,381,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 _____	RCON F052	Number 564,130		M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less _____		F045	12,696,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) _____	RCON F046	Number N/A		M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000 _____		F047	651,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000 _____	RCON F048	Number 1,722		M.1.d.2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)				
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 assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Retail originations during the quarter of 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	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 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		
Tier 1 capital					
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	
Tier 2 capital					
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	
Total assets for leverage ratio					
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	
Adjustments for financial subsidiaries					
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	
Capital ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)					
		(Column A)		(Column B)	
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (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).

	(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	Bil Mil Thou
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 89,822,000	RCFD C869 0	RCFD B600 53,663,000	RCFD B601 32,590,000		RCFD B602 3,569,000	34
	RCFD 1754 36,000	RCFD B603 0	RCFD B604 0	RCFD B605 36,000	RCFD B606 0	RCFD B607 0	35
35. Held-to-maturity securities	RCFD 1773 152,608,000	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	36
36. Available-for-sale securities	RCFD C225 302,029,000		RCFD C063 148,156,000	RCFD C064 147,650,000		RCFD B520 6,223,000	37
37. Federal funds sold and securities purchased under agreements to resell	RCFD 5369 15,695,000	RCFD B617 0	RCFD B618 0	RCFD B619 2,408,000	RCFD B620 152,000	RCFD B621 13,135,000	38
38. Loans and leases held for sale	RCFD B528 687,734,000	RCFD B622 841,000	RCFD B623 7,526,000	RCFD B624 52,054,000	RCFD B625 172,750,000	RCFD B626 454,563,000	39
39. Loans and leases, net of unearned income	RCFD 3123 16,380,000	RCFD 3123 16,380,000					40
40. LESS: Allowance for loan and lease losses	RCFD 3545 380,337,000	RCFD B627 380,337,000	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
41. Trading assets	RCFD B639 156,776,000	RCFD B640 31,695,000	RCFD B641 10,252,000	RCFD B642 9,465,000	RCFD B643 898,000	RCFD 5339 104,466,000	42
42. All other assets (1)	RCFD 2170 1,768,657,000	RCFD B644 394,561,000	RCFD 5320 250,497,000	RCFD 5327 357,488,000	RCFD 5334 175,392,000	RCFD 5340 590,719,000	43
43. Total assets (sum of items 34 through 42)							

(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)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Face Value or Notional Amount			Credit Equivalent Amount (1)	Allocation by Risk Weight Category			
	Dollar Amounts in Thousands			Bil Mil Thou	0%	20%	50%	100%
	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit _____	112,794,000	1.000	112,794,000	3,864,000	34,834,000	4,135,000	69,961,000	
45. Performance standby letters of credit _____	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	
of credit _____	11,863,000	.50	5,931,500	204,500	2,749,000	13,000	2,965,000	
46. Commercial and similar letters of credit _____	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	
of credit _____	7,562,000	.20	1,512,400	155,400	656,000	0	701,000	
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	
	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	
48. Securities lent _____	301,752,000	1.00	301,752,000	230,443,000	71,024,000	0	285,000	
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	
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				30,373,000	
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	6,053,000	0	0	2,393,000	3,660,000	
52. All other off-balance sheet liabilities _____	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	
	28,301,000	1.00	28,301,000	21,960,000	5,491,000	221,000	629,000	
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	71,184,500	694,500	23,275,000	2,166,000	45,049,000	
			RCFD A167	RCFD B693	RCFD B694	RCFD B695		
54. Derivative contracts _____			562,343,000	34,850,000	286,939,000	240,554,000		

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

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	23,128,162,000	8766	20,140,047,000	8767	15,884,629,000	M.2.a
b. Foreign exchange contracts	3812	5,462,677,000	8769	803,852,000	8770	216,646,000	M.2.b
c. Gold contracts	8771	71,180,000	8772	26,414,000	8773	2,236,000	M.2.c
d. Other precious metals contracts	8774	7,334,000	8775	1,249,000	8776	1,000	M.2.d
e. Other commodity contracts	8777	148,218,000	8778	215,084,000	8779	36,245,000	M.2.e
f. Equity derivative contracts	A000	317,031,000	A001	204,812,000	A002	49,456,000	M.2.f
g. Credit derivative contracts:							
(1) Investment grade	C980	358,657,000	C981	3,673,994,000	C982	2,035,187,000	M.2.g.1
(2) Subinvestment grade	C983	211,665,000	C984	1,898,615,000	C985	923,675,000	M.2.g.2

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

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

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 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
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
b. Recoveries	102,000	0	149,000	17,000	0	0	0	5.b

Schedule RC-S—Continued

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
6. Amount of ownership (or seller's) interest carried as:									
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a		
b. Loans (included in Schedule RC-C) _____		RCFD B500 0	RCFD B501 16,096,000			RCFD B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due _____		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a		
b. 90 days or more past due _____		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs _____		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries _____		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____		RCFD B776 1,802,000	RCFD B777 0	RCFD B778 2,512,000	RCFD B779 34,000	RCFD B780 736,000	RCFD B781 9,525,000	RCFD B782 3,700,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____		RCFD B783 99,000	RCFD B784 0	RCFD B785 10,000	RCFD B786 0	RCFD B787 0	RCFD B788 65,000	RCFD B789 231,000	10

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 35,278,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 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 3,867,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 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
b. Amount of retained recourse on these obligations as of the report date	A250	0
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
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	1,026,917,000
c. Other financial assets (includes home equity lines) (1)	A591	466,517,000
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		
	F699	23,682,000
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
(2) Conduits sponsored by other unrelated institutions	B807	61,000
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
(2) Conduits sponsored by other unrelated institutions	B809	4,400,000
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	1,433,000

(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.

	RCFD	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	A345	YES	1
	RCFD	YES / NO	
2. Does the institution exercise the fiduciary powers it has been granted? _____	A346	YES	2
	RCFD	YES / NO	
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) _____	B867	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	
	Tri Bil Mil Thou	Tri Bil Mil Thou			
Dollar Amounts in Thousands	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
FIDUCIARY AND RELATED ASSETS					
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

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tri Bil Mil Thou	Tri Bil Mil Thou			
FIDUCIARY AND RELATED ASSETS—Continued					
9. Total fiduciary accounts (sum of items 4 through 8)	RCFD B894 191,026,000	RCFD B895 774,638,000	RCFD B896 69,714	RCFD B897 13,523	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	2,600,000	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	M.1.a
b. Interest-bearing deposits	B914	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	B915	N/A	M.1.c
d. State, county and municipal obligations	B916	N/A	M.1.d
e. Money market mutual funds	B917	N/A	M.1.e
f. Other short-term obligations	B918	N/A	M.1.f
g. Other notes and bonds	B919	N/A	M.1.g
h. Common and preferred stocks	B920	N/A	M.1.h
i. Real estate mortgages	B921	N/A	M.1.i
j. Real estate	B922	N/A	M.1.j
k. Miscellaneous assets	B923	N/A	M.1.k
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	N/A	M.1.l

Schedule RC-T—Continued

Memoranda—Continued

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

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

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	Dollar Amounts in Thousands						
4. Fiduciary settlements, surcharges, and other losses:	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
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:

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

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 it 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.

Director #1

Director #2

Director #3

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.
