

Federal Financial Institutions Examination Council

Please refer to page i,

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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, 2009

(20090930)

(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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

11/4/09

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 (703) 774-3946, 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 41.3 hours per respondent and is estimated to vary from 16 to 650 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-25, 26
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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

Dennis Mikolay
 Name (TEXT C495)
 Vice President
 Title (TEXT C496)
 mikolay_dennis@jpmorgan.com
 E-mail Address (TEXT 4086)
 (201) 595-5584
 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
 Name (TEXT C366)
 EVP & CFO
 Title (TEXT C367)
 mike.cavanagh@jpmchase.com
 E-mail Address (TEXT C368)
 (212) 270-2288
 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 bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

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

Primary Contact

Cynthia N. Brown
Name (TEXT C437)
Assistant Vice President
Title (TEXT C438)
cynthia.n.brown@jpmchase.com
E-mail Address (TEXT C439)
(847) 488-7013
Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

Chi T. Davis
Name (TEXT C442)
Senior Compliance Officer
Title (TEXT C443)
chi.t.davis@chase.com
E-mail Address (TEXT C444)
(847) 488-7019
Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

Name (TEXT C870)
Title (TEXT C871)
E-mail Address (TEXT C872)
Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

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

Columbus

City

OH 43240

State Zip Code

FDIC Certificate Number: 00628

**Consolidated Report of Income
for the period January 1, 2009 – September 30, 2009**

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	10,197,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	2,529,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	9,000	1.a.1.b
(c) Commercial and industrial loans	4012	3,094,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,221,000	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	2,805,000	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	612,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	1,543,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	22,010,000	1.a.3
b. Income from lease financing receivables	4065	65,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	885,000	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	606,000	1.d.1
(2) Mortgage-backed securities	B489	5,365,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	2,899,000	1.d.3
e. Interest income from trading assets	4069	5,181,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	1,424,000	1.f
g. Other interest income	4518	58,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	38,493,000	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	59,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	690,000	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	1,124,000	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	1,229,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	1,164,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	511,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	2,633,000	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	949,000	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	8,359,000	2.e
3. Net interest income (item 1.h minus 2.e)		4074	30,134,000 3
4. Provision for loan and lease losses		4230	16,925,000 4
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	2,066,000	5.a
b. Service charges on deposit accounts in domestic offices	4080	4,215,000	5.b
c. Trading revenue (2)	A220	8,123,000	5.c
d. (1) Fees and commissions from securities brokerage	C886	962,000	5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888	2,838,000	5.d.2
(3) Fees and commissions from annuity sales	C887	0	5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386	76,000	5.d.4
(5) Income from other insurance activities	C387	9,000	5.d.5
e. Venture capital revenue	B491	2,000	5.e
f. Net servicing fees	B492	556,000	5.f
g. Net securitization income	B493	655,000	5.g
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	240,000	5.i
j. Net gains (losses) on sales of other real estate owned	5415	(48,000)	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	229,000	5.k
l. Other noninterest income*	B497	9,739,000	5.l
m. Total noninterest income (sum of items 5.a through 5.l)		4079	29,662,000 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	693,000 6.b
7. Noninterest expense:			
a. Salaries and employee benefits	4135	16,613,000	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	5,408,000	7.b
c. (1) Goodwill impairment losses	C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	451,000	7.c.2
d. Other noninterest expense*	4092	11,582,000	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	34,054,000 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	9,510,000 8
9. Applicable income taxes (on item 8)		4302	3,064,000 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	6,446,000 10
11. Extraordinary items and other adjustments, net of income taxes*		4320	76,000 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)		G104	6,522,000 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)		G103	(21,000) 13
14. Net income (loss) attributable to bank (item 12 minus item 13)		4340	6,543,000 14

* 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		11,000	M.1
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		362,000	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		83,000	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		70,000	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number 163,890	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 (2) _____	RIAD		CCYY/MM/DD 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (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.):				
a. Interest rate exposures _____	8757		4,643,000	M.8.a
b. Foreign exchange exposures _____	8758		2,535,000	M.8.b
c. Equity security and index exposures _____	8759		793,000	M.8.c
d. Commodity and other exposures _____	8760		498,000	M.8.d
e. Credit exposures _____	F186		(346,000)	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		(119,000)	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890		(3,616,000)	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251		170,000	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	RIAD		YES / NO NO	M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
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		6,000	M.12
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets _____	F551		4,808,000	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk _____	F552		(460,000)	M.13.a.1
b. Net gains (losses) on liabilities _____	F553		(4,310,000)	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk _____	F554		(1,107,000)	M.13.b.1

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	128,767,000	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	128,767,000	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	6,543,000	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	(52,000)	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	13,200,000	9
10. Other comprehensive income (1)	B511	5,117,000	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	871,000	11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	128,046,000	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	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891	91,000	C892	1,000					1.a.1
(2) Other construction loans and all land development and other land loans	C893	50,000	C894	0					1.a.2
b. Secured by farmland in domestic offices	3584	5,000	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	2,159,000	5412	33,000					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	2,602,000	C217	11,000					1.c.2.a
(b) Secured by junior liens	C235	1,285,000	C218	16,000					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	147,000	3589	0					1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	111,000	C896	3,000					1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	36,000	C898	0					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	2,000	4663	0					2.a
b. To foreign banks	4654	18,000	4664	0					2.b
3. Loans to finance agricultural production and other loans to farmers	4655	1,000	4665	0					3

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	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	1,751,000	4617	86,000					4.a
b. To non-U.S. addressees (domicile) _____	4646	164,000	4618	1,000					4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514	1,652,000	B515	132,000					5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B516	842,000	B517	116,000					5.b
6. Loans to foreign governments and official institutions _____	4643	0	4627	0					6
7. All other loans _____	4644	677,000	4628	21,000					7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185	0	F187	1,000					8.a
b. All other leases _____	C880	17,000	F188	0					8.b
9. Total (sum of items 1 through 8) _____	4635	11,610,000	4605	421,000					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	22,000	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	346,000							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, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	17,153,000	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	421,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	11,610,000	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	16,925,000	5
6. Adjustments* (see instructions for this schedule)	C233	(85,000)	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	22,804,000	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	91,000	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	8,722,000	1
2. Total interest expense in foreign offices	C900	3,169,000	2
3. Provision for loan and lease losses in foreign offices	C901	387,000	3
4. Noninterest income in foreign offices:			
a. Trading revenue	C902	5,438,000	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903	2,746,000	4.b
c. Net securitization income	C904	17,000	4.c
d. Other noninterest income	C905	3,200,000	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906	258,000	5
6. Total noninterest expense in foreign offices	C907	9,500,000	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	13,000	7
8. Applicable income taxes (on items 1 through 7)	C909	1,774,000	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	5,564,000	10
11. Internal allocations of income and expense applicable to foreign offices	C912	(295,000)	11
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913	(1,574,000)	12
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	C914	3,695,000	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.)

				Year-to-Date		
				RIAD	Bil Mil Thou	
Dollar Amounts in Thousands						
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	361,000	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	1,940,000	1.f
g.		Bank card and credit card interchange fees		F555	1,313,000	1.g
h.	4461	Loan commitment fees		4461	443,000	1.h
i.	4462	Auto operating and financing leases		4462	475,000	1.i
j.	4463	Letters of credit commitment fees		4463	415,000	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	381,000	2.a
b.		Advertising and marketing expenses		0497	463,000	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	Confidential	2.g
h.		Accounting and auditing expenses		F556	0	2.h
i.		Consulting and advisory expenses		F557	2,481,000	2.i
j.		Automated teller machine (ATM) and interchange expenses		F558	0	2.j
k.		Telecommunications expenses		F559	0	2.k
l.	4464	Merger costs		4464	405,000	2.l
m.	4467	Foreclosure expense		4467	799,000	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	Gain resulting from final refinement of purchase price allocation. Re: WAMU		4469	76,000	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

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2009

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	20,176,000	1.a
b. Interest-bearing balances (2)				0071	65,421,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	27,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	353,641,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:				RCON		
a. Federal funds sold in domestic offices				B987	5,897,000	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	214,503,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	5,201,000	4.a
b. Loans and leases, net of unearned income	B528	573,020,000				4.b
c. LESS: Allowance for loan and lease losses	3123	22,804,000				4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	550,216,000	4.d
5. Trading assets (from Schedule RC-D)				3545	314,420,000	5
6. Premises and fixed assets (including capitalized leases)				2145	8,232,000	6
7. Other real estate owned (from Schedule RC-M)				2150	1,927,000	7
8. Investments in unconsolidated subsidiaries and associated companies				2130	3,556,000	8
9. Direct and indirect investments in real estate ventures				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	27,484,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	16,588,000	10.b
11. Other assets (from Schedule RC-F)				2160	82,579,000	11
12. Total assets (sum of items 1 through 11)				2170	1,669,868,000	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:				RCON
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200
	(1) Noninterest-bearing (1)	6631	198,969,000	603,129,000
	(2) Interest-bearing	6636	404,160,000	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN
	(1) Noninterest-bearing	6631	9,682,000	2200
	(2) Interest-bearing	6636	349,694,000	359,376,000
14. Federal funds purchased and securities sold under agreements to repurchase:				RCON
a. Federal funds purchased in domestic offices (2)				B993
	b. Securities sold under agreements to repurchase (3)			B995
15. Trading liabilities (from Schedule RC-D)				3548
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190
17. and 18. Not applicable				
19. Subordinated notes and debentures (4)				3200
20. Other liabilities (from Schedule RC-G)				2930
21. Total liabilities (sum of items 13 through 20)				2948
22. Not applicable				
EQUITY CAPITAL				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus				3838
24. Common stock				3230
25. Surplus (excludes all surplus related to preferred stock)				3839
26. a. Retained earnings				3632
b. Accumulated other comprehensive income (5)				B530
c. Other equity capital components (6)				A130
27. a. Total bank equity capital (sum of items 23 through 26.c)				3210
b. Noncontrolling (minority) interests in consolidated subsidiaries				3000
28. Total equity capital (sum of items 27.a and 27.b)				G105
29. Total liabilities and equity capital (sum of items 21 and 28)				3300

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2008

RCFD	Number
6724	N/A

M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm.

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM / DD
8678	N/A

M.2

- (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	13,274,000					1
a. Cash items in process of collection and unposted debits _____				0020	7,701,000		1.a
b. Currency and coin _____				0080	5,561,000		1.b
2. Balances due from depository institutions in the U.S. _____				0082	4,875,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083	6,744,000					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085	1,471,000					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	552,000		3
a. Foreign branches of other U.S. banks _____	0073	542,000					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	44,113,000					3.b
4. Balances due from Federal Reserve Banks _____	0090	19,453,000		0090	19,453,000		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	85,597,000		0010	38,142,000		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	5,541,000	1287	5,567,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	27,000	1293	30,000	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	34,358,000	1298	34,358,000	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	0	8497	0	8498	3,094,000	8499	3,270,000	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	41,757,000	G303	41,955,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	27,000	G305	29,000	G306	126,098,000	G307	129,557,000	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	1,000	G311	1,000	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G312	0	G313	0	G314	12,011,000	G315	12,104,000	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	12,646,000	G323	11,727,000	4.b.3
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities	G324	0	G325	0	G326	1,083,000	G327	1,113,000	4.c.1
(2) Other commercial MBS	G328	0	G329	0	G330	4,677,000	G331	4,707,000	4.c.2
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)									
	C026	0	C988	0	C989	23,426,000	C027	23,835,000	5.a
b. Structured financial products:									
(1) Cash	G336	0	G337	0	G338	12,282,000	G339	12,153,000	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	23,954,000	1741	24,309,000	6.a
b. Foreign debt securities	1742	0	1743	0	1744	47,573,000	1746	48,148,000	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	728,000	A511	807,000	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	27,000	1771	29,000	1772	349,256,000	1773	353,641,000	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	130,582,000	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	3,997,000	M.2.a.1
(2) Over three months through 12 months _____	A550	15,952,000	M.2.a.2
(3) Over one year through three years _____	A551	70,269,000	M.2.a.3
(4) Over three years through five years _____	A552	28,318,000	M.2.a.4
(5) Over five years through 15 years _____	A553	30,694,000	M.2.a.5
(6) Over 15 years _____	A554	3,553,000	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	0	M.2.b.3
(4) Over three years through five years _____	A558	1,000	M.2.b.4
(5) Over five years through 15 years _____	A559	21,513,000	M.2.b.5
(6) Over 15 years _____	A560	150,026,000	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	13,692,000	M.2.c.1
(2) Over three years _____	A562	14,846,000	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	19,938,000	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, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b and 4.c.(2), 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	
Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables _____	B838	0	B839	0	B840	18,207,000	B841	18,560,000	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	756,000	B849	758,000	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	1,621,000	B853	1,671,000	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	B858	0	B859	0	B860	2,842,000	B861	2,846,000	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

FDIC Certificate Number: 00628

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	0	G357	0	G358	12,270,000	G359	12,143,000	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	12,000	G375	10,000	M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(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	332,339,000					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans			F158	1,807,000			1.a.1
(2) Other construction loans and all land development and other land loans			F159	6,649,000			1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	149,000			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	107,980,000			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens			5367	146,555,000			1.c.2.a
(b) Secured by junior liens			5368	13,302,000			1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	32,214,000			1.d
e. Secured by nonfarm nonresidential properties:							1.e
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	10,017,000			1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	12,528,000			1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.:					B531	2,246,000	2.a
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	2,319,000					2.a.2
b. To other depository institutions in the U.S.	B534	0	B534	0			2.b
c. To banks in foreign countries					B535	1,141,000	2.c
(1) To foreign branches of other U.S. banks	B536	85,000					2.c.1
(2) To other banks in foreign countries	B537	6,141,000					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	394,000	1590	344,000			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	78,868,000	1763	77,266,000			4.a
b. To non-U.S. addressees (domicile)	1764	34,822,000	1764	2,741,000			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	13,727,000	B538	11,743,000			6.a
b. Other revolving credit plans	B539	1,107,000	B539	1,107,000			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	58,634,000	2011	58,548,000			6.c
7. Loans to foreign government and official institutions (including foreign central banks)	2081	577,000	2081	0			7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	3,517,000	2107	3,517,000			8
9. Other loans	1563	43,682,000					9
a. Loans for purchasing or carrying securities (secured and unsecured)			1545	3,390,000			9.a
b. All other loans (exclude consumer loans)			1564	27,267,000			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	Thou	RCON	Bil Mil Thou	Thou	
10. Lease financing receivables (net of unearned income) _____				2165	1,909,000		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) _____	F162	49,000					10.a
b. All other leases _____	F163	1,960,000					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	578,221,000		2122	522,420,000		12

Memoranda

Dollar Amounts in Thousands	RCON			Bil Mil Thou			
	RCFD	Bil Mil Thou	Thou	RCON	Bil Mil Thou	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	5,760,000					M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) _____	RCFD			1616	13,000		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	39,166,000					M.2.a.1
(2) Over three months through 12 months _____	A565	11,925,000					M.2.a.2
(3) Over one year through three years _____	A566	12,825,000					M.2.a.3
(4) Over three years through five years _____	A567	25,384,000					M.2.a.4
(5) Over five years through 15 years _____	A568	13,556,000					M.2.a.5
(6) Over 15 years _____	A569	29,374,000					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	272,851,000					M.2.b.1
(2) Over three months through 12 months _____	A571	38,011,000					M.2.b.2
(3) Over one year through three years _____	A572	24,737,000					M.2.b.3
(4) Over three years through five years _____	A573	41,765,000					M.2.b.4
(5) Over five years through 15 years _____	A574	32,592,000					M.2.b.5
(6) Over 15 years _____	A575	11,536,000					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	81,688,000					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	13,082,000					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	100,713,000	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	 1,847,000	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	851,000	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	107,056,000	M.7.a
b.	Carrying amount included in Schedule RC-C, part I, items 1 through 9 _____	C780	83,387,000	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	 34,733,000	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, 2008, 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	7,926,000	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	1,819,000	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	16,054,000	M.9

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.

		(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

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands							
10. a. (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	946,000		F585	155,000		M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F586	0		F586	0		M.10.c.1
(2) Other revolving credit plans	F587	0		F587	0		M.10.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F588	0		F588	0		M.10.c.3
d. Other loans	F589	9,000		F589	0		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	1,848,000		F597	641,000		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	12,000		F601	0		M.11.d

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

FDIC Certificate Number: 00628

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
<p><i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008.</i></p>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)		G376	N/A	M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))		RIAD		
		G377	N/A	M.13.b
<p><i>Memorandum item 14 is to be completed by all banks.</i></p>				
14. Pledged loans and leases		RCFD		
		G378	257,821,000	M.14

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
ASSETS					
1. U.S. Treasury securities	3531	8,402,000	3531	6,258,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	1,365,000	3532	1,349,000	2
3. Securities issued by states and political subdivisions in the U.S.	3533	750,000	3533	515,000	3
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379	612,000	G379	612,000	4.a
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	G380	484,000	G380	484,000	4.b
c. All other residential MBS	G381	997,000	G381	296,000	4.c
d. Commercial MBS	G382	190,000	G382	2,000	4.d
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	4,457,000	G383	65,000	5.a.1
(2) Synthetic	G384	2,600,000	G384	38,000	5.a.2
(3) Hybrid	G385	6,000	G385	0	5.a.3
b. All other debt securities	G386	112,870,000	G386	4,051,000	5.b
6. Loans:					
a. Loans secured by real estate	F610	22,093,000			6.a
(1) Construction, land development, and other land loans			F604	1,000	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	15,121,000	6.a.3.b.1
(2) Secured by junior liens			F611	0	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	1,743,000	6.a.5
b. Commercial and industrial loans	F614	5,270,000	F614	3,086,000	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	0	F617	0	6.c.3
d. Other loans	F618	3,890,000	F618	215,000	6.d
7. - 8. Not applicable					
9. Other trading assets	3541	65,067,000	3541	2,736,000	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	85,367,000	3543	36,217,000	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	314,420,000	3545	72,789,000	12

Schedule RC-D - Continued

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
LIABILITIES					
13. a. Liability for short positions _____	3546	45,402,000	3546	1,990,000	13.a
b. Other trading liabilities _____	F624	112,000	F624	3,000	13.b
14. Derivatives with a negative fair value _____	3547	74,482,000	3547	25,666,000	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) _____	3548	119,996,000	3548	27,659,000	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	23,117,000					M.1.a
(1) Construction, land development, and other land loans				F625	24,000		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	16,229,000		M.1.a.3.b.1
(2) Secured by junior liens				F629	0		M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F630	0		M.1.a.4
(5) Secured by nonfarm nonresidential properties				F631	2,825,000		M.1.a.5
b. Commercial and industrial loans	F632	9,527,000		F632	5,501,000		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	0		F635	0		M.1.c.3
d. Other loans	F636	5,121,000		F636	487,000		M.1.d
2. Loans measured at fair value that are past due 90 days or more:							
a. Fair value	F639	0		F639	0		M.2.a
b. Unpaid principal balance	F640	0		F640	0		M.2.b
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):							
a. Trust preferred securities issued by financial institutions	G299	0		G299	0		M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332	0		G332	0		M.3.b
c. Corporate and similar loans	G333	4,289,000		G333	65,000		M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	0		G334	0		M.3.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	0		G335	0		M.3.e
f. Diversified (mixed) pools of structured financial products	G651	75,000		G651	0		M.3.f
g. Other collateral or reference assets	G652	2,698,000		G652	38,000		M.3.g
4. Pledged trading assets:							
a. Pledged securities	G387	31,821,000		G387	7,061,000		M.4.a
b. Pledged Loans	G388	0		G388	0		M.4.b

Schedule RC-D - Continued

Memoranda - Continued

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

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
5. Asset-backed securities:						
a.	Credit card receivables			F643	272,000	M.5.a
b.	Home equity lines			F644	0	M.5.b
c.	Automobile loans			F645	70,000	M.5.c
d.	Other consumer loans			F646	496,000	M.5.d
e.	Commercial and industrial loans			F647	45,000	M.5.e
f.	Other			F648	135,000	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)						
7. Equity securities:						
a.	Readily determinable fair values			F652	54,886,000	M.7.a
b.	Other			F653	191,000	M.7.b
8. Loans pending securitization						
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% 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		57,500,000					B550		500,069,000			1
2. U.S. Government	2202		304,000					2520		157,000			2
3. States and political subdivisions in the U.S.	2203		2,463,000					2530		21,506,000			3
4. Commercial banks and other depository institutions in the U.S.	B551		2,301,000					B552		2,040,000			4
5. Banks in foreign countries	2213		2,779,000					2236		5,231,000			5
6. Foreign governments and official institutions (including foreign central banks)	2216		4,378,000					2377		4,401,000			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		69,725,000	2210		56,017,000		2385		533,404,000			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		11,908,000		M.1.a
b. Total brokered deposits	2365		4,804,000		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		4,740,000		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		1,573,000		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		64,000		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		394,255,000		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		22,481,000		M.2.a.2
b. Total time deposits of less than \$100,000	6648		45,943,000		M.2.b
c. Total time deposits of \$100,000 or more	2604		70,725,000		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		2,346,000		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	12,804,000	M.3.a.1
(2) Over three months through 12 months _____	A580	19,033,000	M.3.a.2
(3) Over one year through three years _____	A581	10,703,000	M.3.a.3
(4) Over three years _____	A582	3,403,000	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	31,836,000	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	50,747,000	M.4.a.1
(2) Over three months through 12 months _____	A585	12,375,000	M.4.a.2
(3) Over one year through three years _____	A586	5,612,000	M.4.a.3
(4) Over three years _____	A587	1,991,000	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	63,122,000	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	242,996,000	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	14,232,000	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625	64,787,000	3
4. Foreign governments and official institutions (including foreign central banks) _____	2650	37,340,000	4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555	21,000	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200	359,376,000	6

Memorandum

Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____	A245	81,296,000	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1) _____			B556	6,979,000	1
2.	Net deferred tax assets (2) _____			2148	4,348,000	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	57,000	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4) _____			1752	7,703,000	4
5.	Life insurance assets _____			C009	9,314,000	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	54,178,000	6
	a. Prepaid Expenses	2166	0			6.a
	b. Repossessed personal property (including vehicles)	1578	0			6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
	TEXT					
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	82,579,000	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	345,000	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable) _____			RCFD 3646	18,160,000	1.b
2.	Net deferred tax liabilities (2) _____			3049	0	2
3.	Allowance for credit losses on off-balance sheet credit exposures _____			B557	817,000	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	44,378,000	4
	a. Accounts Payable	3066	15,924,000			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
	TEXT					
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	63,700,000	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
1. and 2. Not applicable						
3. Securities purchased under agreements to resell _____	B989		70,599,000			3
4. Securities sold under agreements to repurchase _____	B995		141,166,000			4
5. Other borrowed money _____ <i>EITHER</i>	3190		50,670,000			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		88,051,000			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192		1,084,899,000			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129		868,200,000			9

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-sale Securities		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
10. U.S. Treasury securities _____	0211	0	1287	5,117,000	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	8492	0	8495	34,388,000	11
12. Securities issued by states and political subdivisions in the U.S. _____	8496	0	8499	3,270,000	12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	G389	27,000	G390	172,624,000	13.a.1
(2) Other pass-through securities _____	1709	0	1713	1,000	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	G393	0	G394	12,283,000	13.b.1
(2) All other mortgage-backed securities _____	1733	0	1736	9,329,000	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) _____	G397	0	G398	48,616,000	14
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities) _____	G399	0	G400	618,000	15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____			A511	769,000	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1754	27,000	1773	287,015,000	17
18. Equity securities that do not have readily determinable fair values _____			1752	7,667,000	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		24,566,000	1
2. Total IBF liabilities (component of Schedule RC, item 21) _____	2898		24,885,000	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	61,981,000	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	38,750,000	2
3.	Mortgage-backed securities (2) _____	B559	199,827,000	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	101,825,000	4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365	228,716,000	5
6.	Loans:			
	a. Loans in domestic offices:	RCON		
	(1) Total loans _____	3360	525,431,000	6.a.1
	(2) Loans secured by real estate:			
	(a) Loans secured by 1-4 family residential properties _____	3465	271,553,000	6.a.2.a
	(b) All other loans secured by real estate _____	3466	64,057,000	6.a.2.b
	(3) Loans to finance agricultural production and other loans to farmers _____	3386	349,000	6.a.3
	(4) Commercial and industrial loans _____	3387	84,456,000	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards _____	B561	13,530,000	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	59,546,000	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN		
		3360	57,907,000	6.b
		RCFD		
7.	Trading assets _____	3401	300,526,000	7
8.	Lease financing receivables (net of unearned income) _____	3484	2,129,000	8
9.	Total assets (4) _____	3368	1,647,198,000	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	14,232,000	10
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs) _____	B563	402,741,000	11.a
	b. Time deposits of \$100,000 or more _____	A514	77,104,000	11.b
	c. Time deposits of less than \$100,000 _____	A529	51,489,000	11.c
		RCFN		
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	340,812,000	12
		RCFD		
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353	277,030,000	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	101,545,000	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	66,616,000	1.a
b. Credit card lines						
				3815	20,128,000	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	421,000	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments						
				F165	2,363,000	1.c.1.b
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate						
				6550	3,512,000	1.c.2
d. Securities underwriting						
				3817	0	1.d
e. Other unused commitments						
				3818	219,868,000	1.e
2. Financial standby letters of credit and foreign office guarantees						
				3819	107,402,000	2
Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹						
a. Amount of financial standby letters of credit conveyed to others						
				3820	21,467,000	2.a
3. Performance standby letters of credit and foreign office guarantees						
				3821	10,512,000	3.
Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹						
a. Amount of performance standby letters of credit conveyed to others						
				3822	4,430,000	3.a
4. Commercial and similar letters of credit						
				3411	5,537,000	4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						
				3433	205,358,000	6
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps						
		(Column A) Sold Protection	(Column B) Purchased Protection			
		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
		C968	3,121,126,000	C969	3,202,276,000	7.a.1
		C970	1,503,000	C971	12,367,000	7.a.2
		C972	10,587,000	C973	14,968,000	7.a.3
		C974	941,000	C975	16,498,000	7.a.4
(4) Other credit derivatives						
b. Gross fair values:						
(1) Gross positive fair value						
		C219	47,275,000	C221	155,871,000	7.b.1
(2) Gross negative fair value						
		C220	142,851,000	C222	53,240,000	7.b.2
c. Notional amounts by regulatory capital treatment:(2)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection						
				G401	3,133,987,000	7.c.(1)(a)
(b) Purchased protection						
				G402	3,198,632,000	7.c.(1)(b)
(2) All other positions:						
(a) Sold protection						
				G403	170,000	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes						
				G404	47,477,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes						
				G405	0	7.c.(2)(c)

(1) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		Remaining Maturity of:						
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
7.d. Notional amounts by remaining maturity:								
(1) Sold credit protection:(1)								
(a) Investment grade		G406	194,926,000	G407	1,223,682,000	G408	476,309,000	7.d.(1)(a)
(b) Subinvestment grade		G409	139,853,000	G410	835,881,000	G411	263,506,000	7.d.(1)(b)
(2) Purchased credit protection:(2)								
(a) Investment grade		G412	205,090,000	G413	1,228,203,000	G414	516,939,000	7.d.(2)(a)
(b) Subinvestment grade		G415	158,788,000	G416	836,287,000	G417	300,802,000	7.d.(2)(b)
8. Spot foreign exchange contracts						RCFD	Tril Bil Mil Thou	
						8765	1,061,922,000	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")						3430	157,454,000	9
a. Securities borrowed		3432	82,557,000					9.a
b. Commitments to purchase when-issued securities		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
TEXT								
d. 3555 Forward Repo Agreements		3555	74,897,000					9.d
e. 3556		3556	0					9.e
f. 3557		3557	0					9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")						5591	21,842,000	10
TEXT								
a. Commitments to sell when-issued securities		3435	0					10.a
b. 5592		5592	0					10.b
c. 5593		5593	0					10.c
d. 5594		5594	0					10.d
e. 5595		5595	0					10.e
11. Year-to-date merchant credit card sales volume:						RCFD	Tril Bil Mil Thou	
a. Sales for which the reporting bank is the acquiring bank		C223	333,935,000					11.a
b. Sales for which the reporting bank is the agent bank with risk		C224	0					11.b

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
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):						
a. Futures contracts _____	RCFD 8693	894,120,000	22,562,000	19,487,000	32,203,000	12.a
b. Forward contracts _____	RCFD 8697	4,575,624,000	2,901,404,000	28,518,000	50,398,000	12.b
c. Exchange-traded option contracts:	RCFD 8701					
(1) Written options _____	RCFD 8705	881,294,000	1,093,000	312,141,000	91,971,000	12.c.1
(2) Purchased options _____	RCFD 8709	752,227,000	20,000	315,898,000	78,277,000	12.c.2
d. Over-the-counter option contracts:	RCFD 8709					
(1) Written options _____	RCFD 8713	3,872,375,000	683,975,000	588,253,000	119,007,000	12.d.1
(2) Purchased options _____	RCFD 8713	3,851,413,000	699,382,000	346,105,000	124,015,000	12.d.2
e. Swaps _____	RCFD 3450	48,982,052,000	2,042,897,000	92,315,000	232,478,000	12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126	63,747,101,000	6,331,907,000	1,702,717,000	728,349,000	13
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725	62,004,000	19,426,000	0	0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589	3,189,000				14.a
15. Gross fair values of derivative contracts:						
a. Contracts held for trading:						
(1) Gross positive fair value _____	RCFD 8733	1,347,407,000	165,249,000	53,393,000	29,824,000	15.a.1
(2) Gross negative fair value _____	RCFD 8737	1,314,500,000	174,283,000	56,358,000	26,843,000	15.a.2
b. Contracts held for purposes other than trading:						
(1) Gross positive fair value _____	RCFD 8741	2,128,000	384,000	0	0	15.b.1
(2) Gross negative fair value _____	RCFD 8745	61,000	806,000	0	0	15.b.2

Schedule RC-L—Continued

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

	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
16. Over-the-counter derivatives:											
a. Net current credit exposure	G418	90,046,000	G419	433,000	G420	2,984,000	G421	4,454,000	G422	69,677,000	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	18,830,000	G424	1,000	G425	9,506,000	G426	0	G427	3,413,000	16.b(1)
(2) Cash - Other currencies	G428	50,040,000	G429	0	G430	535,000	G431	0	G432	2,297,000	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	776,000	G439	0	G440	172,000	G441	0	G442	2,529,000	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	3,000	G451	0	G452	859,000	16.b(6)
(7) All other collateral	G453	5,106,000	G454	0	G455	228,000	G456	0	G457	3,232,000	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	74,752,000	G459	1,000	G460	10,444,000	G461	0	G462	12,330,000	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____		6164		1,406,000		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	7		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____		3164		13,492,000		2.a
(1) Estimated fair value of mortgage servicing assets _____		A590		13,492,000		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026		135,000		2.b
c. All other identifiable intangible assets _____		5507		2,961,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426		16,588,000		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____		5508		8,000		3.a
b. Farmland in domestic offices _____		5509		0		3.b
c. 1-4 family residential properties in domestic offices _____		5510		1,184,000		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____		5511		38,000		3.d
e. Nonfarm nonresidential properties in domestic offices _____		5512		114,000		3.e
f. Foreclosed properties from "GNMA loans" _____		C979		578,000		3.f
g. In foreign offices _____		5513		5,000		3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____		2150		1,927,000		3.h
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____		F055		29,630,000		5.a.1.a
(b) Over one year through three years _____		F056		2,590,000		5.a.1.b
(c) Over three years through five years _____		F057		42,000		5.a.1.c
(d) Over five years _____		F058		190,000		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		28,188,000		5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above) _____		F059		27,000		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		53,779,000		5.b.1.a
(b) Over one year through three years _____		F061		1,281,000		5.b.1.b
(c) Over three years through five years _____		F062		510,000		5.b.1.c
(d) Over five years _____		F063		1,586,000		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		17,792,000		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		89,608,000		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				
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____	RCFD	YES / NO		6
	B569	YES		
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____	RCFD	Bil Mil Thou		7
	B570	188,536,000		
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	YES / NO		9
	4088	YES		
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON	Bil Mil Thou		10.a
	F064	0		
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD			10.b
	F065	19,798,000		
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____	RCON	YES / NO		11
	G463	YES		
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____	RCON	YES / NO		12
	G464	YES		

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	110,000	F174	191,000	F176	371,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	119,000	F175	93,000	F177	269,000	1.a.2
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	7,000	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	2,127,000	5399	1,367,000	5400	989,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	7,144,000	C237	14,742,000	C229	14,325,000	1.c.2.a
(b) Secured by junior liens	C238	584,000	C239	129,000	C230	358,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	208,000	3500	23,000	3501	936,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	62,000	F180	3,000	F182	289,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	128,000	F181	0	F183	315,000	1.e.2
f. In foreign offices	RCFN		RCFN		RCFN		
f. In foreign offices	B572	1,000	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	1,000	2.a
b. To foreign banks	5380	0	5381	0	5382	14,000	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	3,000	1597	0	1583	27,000	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	580,000	1252	300,000	1253	3,848,000	4.a
b. To non-U.S. addressees (domicile)	1254	58,000	1255	48,000	1256	677,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	485,000	B576	447,000	B577	0	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	1,167,000	B579	542,000	B580	231,000	5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	393,000	5460	50,000	5461	1,829,000	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	1,000		F167	0		F168	0		8.a
b. All other leases _____	F169	0		F170	1,000		F171	13,000		8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	0		3506	0		3507	624,000		9
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government _____	5612	1,124,000		5613	582,000		5614	6,974,000		10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") _____	5615	862,000		5616	569,000		5617	3,000		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	C866	252,000		C867	0		C868	6,971,000		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	1,272,000		F662	2,278,000		F663	779,000		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	316,000		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	55,000		6559	28,000		6560	236,000		M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) _____	1248	3,000		1249	13,000		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	45,000
b. Loans measured at fair value:						
(1) Fair value	F664	0	F665	0	F666	83,000
(2) Unpaid principal balance	F667	0	F668	0	F669	145,000

M.5.a

M.5.b.1

M.5.b.2

6. Derivative contracts:	(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				
Fair value of amounts carried as assets	3529	0	3530	0

M.6

7. Additions to nonaccrual assets during the quarter	RCFD	Bil Mil Thou
	C410	12,562,000

M.7

8. Nonaccrual assets sold during the quarter	RCFD	Bil Mil Thou
	C411	11,000

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, 3, and 4 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	1,079,461,000
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237	469,077,000
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234	469,074,000
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	1,060,626,000
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F239	443,301,000
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFN F235	443,298,000

1

2

3

4

5

6

Schedule RC-O—Continued

Memorandum - Continued

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less	G465	9,620,000	7.a
b. Over one year through three years	G466	9,851,000	7.b
c. Over three years through five years	G467	10,551,000	7.c
d. Over five years	G468	7,336,000	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
a. One year or less	G469	0	8.a
b. Over one year through three years	G470	0	8.b
c. Over three years through five years	G471	4,500,000	8.c
d. Over five years	G472	24,003,000	8.d
	RCON		
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	G803	0	9

Schedule RC-O—Continued

Memorandum

	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 \$250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less			F049	274,381,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less (to be completed for the June report only)	RCON	Number	F050	N/A	M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000			F051	323,479,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCON	Number	F052	164,805	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	11,905,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCON	Number	F046	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	619,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000	RCON	Number	F048	1,660	M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>					
2. Estimated amount of uninsured 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) (3)			5597	309,174,000	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

Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.

4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):					
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).			G167	128,662,000	M.4.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000	RCON	Number	G168	70,772	M.4.b

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
- (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

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 1-4 family residential mortgage loans for sale (2):			
a. Closed-end First liens	F066	12,965,000	1.a
b. Closed-end Junior liens	F067	0	1.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	0	1.c.1
(2) Principal amount funded under the lines of credit	F671	0	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2):			
a. Closed-end First liens	F068	23,377,000	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	35,996,000	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	195,000	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	18,000	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	2,702,000	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, 2008, Report of Condition.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
ASSETS											
1. Available-for-sale securities	1773	353,641,000	G474	0	G475	188,981,000	G476	152,326,000	G477	12,334,000	1
2. Federal funds sold and securities purchased under agreements to resell	G478	23,805,000	G479	0	G480	0	G481	23,805,000	G482	0	2
3. Loans and leases held for sale	G483	474,000	G484	0	G485	0	G486	235,000	G487	239,000	3
4. Loans and leases held for investments	G488	481,000	G489	0	G490	0	G491	183,000	G492	298,000	4
5. Trading assets:											
a. Derivative assets	3543	85,367,000	G493	1,716,151,000	G494	2,344,000	G495	1,751,588,000	G496	47,586,000	5.a
b. Other trading assets	G497	229,054,000	G498	0	G499	106,263,000	G500	97,466,000	G501	25,325,000	5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
6. All other assets	G391	21,143,000	G392	0	G395	0	G396	6,248,000	G804	14,895,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	713,965,000	G503	1,716,151,000	G504	297,588,000	G505	2,031,851,000	G506	100,677,000	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
LIABILITIES											
8. Deposits	F252	3,916,000	F686	0	F694	0	F253	3,383,000	F254	533,000	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	2,523,000	G508	0	G509	0	G510	2,523,000	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	74,482,000	G512	1,694,436,000	G513	1,046,000	G514	1,731,909,000	G515	35,963,000	10.a
b. Other trading liabilities	G516	45,514,000	G517	0	G518	35,780,000	G519	9,724,000	G520	10,000	10.b
11. Other borrowed money	G521	4,213,000	G522	0	G523	0	G524	4,133,000	G525	80,000	11
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	31,086,000	G806	0	G807	0	G808	14,295,000	G809	16,791,000	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	161,734,000	G532	1,694,436,000	G533	36,826,000	G534	1,765,967,000	G535	53,377,000	14

Schedule RC-Q—Continued

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Memoranda												
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):												
a. Mortgage servicing assets		G536	13,492,000	G537	0	G538	0	G539	0	G540	13,492,000	M.1.a
b. Nontrading derivative assets		G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
TEXT												
c.	G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d.	G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)												
a. Loan commitments (not accounted for as derivatives)		F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities		G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b
TEXT												
c.	G571 Long Term Debt	G571	29,683,000	G572	0	G573	0	G574	14,094,000	G575	15,589,000	M.2.c
d.	G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands				
	RCFD	Bil Mil Thou			
Tier 1 capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	128,046,000	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	2,703,000	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	(264,000)	4		
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5		
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	1,026,000	6		
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	28,831,000	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	789,000	7.b		
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	97,013,000	8		
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	1,070,000	9.a		
b. LESS: Disallowed deferred tax assets	5610	0	9.b		
10. Other additions to (deductions from) Tier 1 capital	B592	(1,000)	10		
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	95,942,000	11		
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306	27,555,000	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	13,414,000	14		
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	35,000	15		
16. Other Tier 2 capital components	B594	0	16		
17. Tier 2 capital (sum of items 12 through 16)	5311	41,004,000	17		
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	41,004,000	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	136,946,000	21		
Total assets for leverage ratio					
	RCFD	Tril Bil Mil Thou			
22. Average total assets (from Schedule RC-K, item 9)	3368	1,647,198,000	22		
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	28,831,000	23		
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	1,070,000	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	(310,000)	26		
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	1,617,607,000	27		
Adjustments for financial subsidiaries					
	RCFD	Bil Mil Thou			
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	5.93%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	9.07%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	12.94%	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 85,597,000	RCFD C869 0	RCFD B600 39,553,000	RCFD B601 45,184,000		RCFD B602 860,000	34
35. Held-to-maturity securities	RCFD 1754 27,000	RCFD B603 0	RCFD B604 0	RCFD B605 27,000	RCFD B606 0	RCFD B607 0	35
36. Available-for-sale securities	RCFD 1773 353,641,000	RCFD B608 12,904,000	RCFD B609 100,524,000	RCFD B610 224,201,000	RCFD B611 3,362,000	RCFD B612 12,650,000	36
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 220,400,000		RCFD C063 133,689,000	RCFD C064 82,800,000		RCFD B520 3,911,000	37
38. Loans and leases held for sale	RCFD 5369 5,201,000	RCFD B617 0	RCFD B618 0	RCFD B619 1,422,000	RCFD B620 186,000	RCFD B621 3,593,000	38
39. Loans and leases, net of unearned income	RCFD B528 573,020,000	RCFD B622 3,305,000	RCFD B623 7,490,000	RCFD B624 40,173,000	RCFD B625 161,502,000	RCFD B626 360,550,000	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 22,804,000	RCFD 3123 22,804,000					40
41. Trading assets	RCFD 3545 314,420,000	RCFD B627 314,420,000	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1)	RCFD B639 140,366,000	RCFD B640 34,715,000	RCFD B641 8,211,000	RCFD B642 11,917,000	RCFD B643 4,000	RCFD 5339 85,519,000	42
43. Total assets (sum of items 34 through 42)	RCFD 2170 1,669,868,000	RCFD B644 342,540,000	RCFD 5320 289,467,000	RCFD 5327 405,724,000	RCFD 5334 165,054,000	RCFD 5340 467,083,000	43

(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				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	108,047,000	1.00	108,047,000	6,757,000	31,132,000	3,431,000	66,727,000	44	
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654		
	10,512,000	.50	5,256,000	103,000	2,157,000	10,000	2,986,000	45	
46. Commercial and similar letters of credit	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659		
	5,537,000	.20	1,107,400	311,400	349,000	0	447,000	46	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663		
	0	1.00	0	0	0		0	47	
	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668		
48. Securities lent	205,358,000	1.00	205,358,000	155,416,000	49,716,000	0	226,000	48	
49. Retained recourse on small business obligations sold with recourse	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673		
	0	1.00	0	0	0	0	0	49	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	* Below	RCFD B542				RCFD B543		
	954,000	M	7,374,000				7,374,000	50	
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680		
	42,200,000	1.00	42,200,000	0	496,000	2,206,000	39,498,000	51	
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686		
	27,983,000	1.00	27,983,000	24,202,000	2,518,000	0	1,263,000	52	
53. Unused commitments:									
a. With an original maturity exceedig one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691		
	127,130,000	.50	63,565,000	498,000	17,100,000	1,783,000	44,184,000	53.a	
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591		RCFD G592	RCFD G593	RCFD G594	RCFD G595	RCFD G596		
	31,306,000	.10	3,130,600	0	628,100	72,000	2,430,500	53.b	
			RCFD A167	RCFD B693	RCFD B694	RCFD B695			
54. Derivative contracts			396,686,000	7,816,000	222,984,000	165,886,000		54	

(1) Column A multiplied by credit conversion factor.

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

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

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

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
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	
	484,570,400	732,804,100	338,442,000	632,218,500	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	146,560,820	169,221,000	632,218,500	57
58. Market risk equivalent assets				RCFD 1651	
				120,571,000	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	
				1,068,571,320	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				10,207,000	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	
				1,058,364,320	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	167,593,000	M.1

Schedule RC-R—Continued

Memoranda-Continued

Dollar Amounts in Thousands

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	34,397,403,000	8766	12,077,383,000	8767	8,826,348,000	M.2.a
b. Foreign exchange contracts	3812	4,256,359,000	8769	802,045,000	8770	273,554,000	M.2.b
c. Gold contracts	8771	57,049,000	8772	22,534,000	8773	1,836,000	M.2.c
d. Other precious metals contracts	8774	5,044,000	8775	811,000	8776	4,000	M.2.d
e. Other commodity contracts	8777	114,168,000	8778	172,750,000	8779	32,695,000	M.2.e
f. Equity derivative contracts	A000	237,724,000	A001	187,600,000	A002	41,614,000	M.2.f
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	G597	192,554,000	G598	1,217,289,000	G599	514,299,000	M.2.g.1
(2) Subinvestment grade	G600	145,565,000	G601	828,985,000	G602	299,940,000	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 172,478,000	RCFD B706 0	RCFD B707 39,295,000	RCFD B708 570,000	RCFD B709 1,485,000	RCFD B710 0	RCFD B711 474,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 1,000	RCFD B713 0	RCFD B714 13,000	RCFD B715 1,000	RCFD B716 43,000	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 45,000	RCFD C394 0	RCFD C395 223,000	RCFD C396 8,000	RCFD C397 7,000	RCFD C398 0	RCFD C399 31,000
c. Standby letters of credit and other enhancements	RCFD C400 3,000	RCFD C401 0	RCFD C402 39,609,000	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
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	10,187,000	0	1,025,000	17,000	76,000	0	0
b. 90 days or more past due	32,385,000	0	818,000	2,000	87,000	0	0
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	7,253,000	0	2,385,000	16,000	1,000	0	0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 136,000	RIAD B757 8,000	RIAD B758 0	RIAD B759 0	RIAD B760 0

1

2.a

2.b

2.c

3

4.a

4.b

5.a

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 4,710,000			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 362,000	RCFD B777 0	RCFD B778 1,575,000	RCFD B779 22,000	RCFD B780 56,000	RCFD B781 32,000	RCFD B782 2,727,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures		RCFD B783 44,000	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 81,000	RCFD B789 64,000	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 32,939,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 8,777,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 2,753,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 304,000

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	101,505,000
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	929,909,000
c. Other financial assets (includes home equity lines) (1)	A591	393,526,000
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	41,506,000
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	8,150,000
(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	46,570,000
(2) Conduits sponsored by other unrelated institutions	B809	2,345,000
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	1,627,000

(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

	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					
FIDUCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	50,717,000	12,496,000	36,812	2,431	4
5. Retirement related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	4,598,000	57,829,000	123	1,007	5.a
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit-defined benefit _____	16,487,000	700,137,000	683	5,453	5.b
	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
c. Other retirement accounts _____	3,338,000	449,000	5,110	299	5.c
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts _____	0	27,000	0	9	6
	RCFD B886		RCFD B888		
7. Investment management agency accounts _____	105,168,000		28,801		7
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
8. Other fiduciary accounts _____	2,636,000	9,512,000	1,484	2,208	8

Schedule RC-T—Continued

	(Column A)		(Column B)		(Column C)		(Column D)	
	Managed Assets		Non-Managed Assets		Number of Managed Accounts		Number of Non-Managed Accounts	
Dollar Amounts in Thousands	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		RCFD B895		RCFD B896		RCFD B897	9
	182,944,000		780,450,000		73,013		11,407	
10. Custody and safekeeping accounts			RCFD B898				RCFD B899	10
			14,443,845,000				128,522	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFN B900		RCFN B901		RCFN B902		RCFN B903	11
	28,697,000		5,896,154,000		4,198		26,496	

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
FIDUCIARY AND RELATED SERVICES INCOME			
12. Personal trust and agency accounts	B904	274,000	12
13. Retirement related trust and agency accounts:			
a. Employee benefit—defined contribution	B905	12,000	13.a
b. Employee benefit—defined benefit	B906	134,000	13.b
c. Other retirement accounts	B907	7,000	13.c
14. Corporate trust and agency accounts	A479	14,000	14
15. Investment management agency accounts	B908	307,000	15
16. Other fiduciary accounts	A480	521,000	16
17. Custody and safekeeping accounts	B909	616,000	17
18. Other fiduciary and related services income	B910	181,000	18
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	4070	2,066,000	19
a. Fiduciary and related services income-foreign offices (included in item 19)	B912	774,000	19.a
20. Less: Expenses	C058	N/A	20
21. Less: Net losses from fiduciary and related services	A488	N/A	21
22. Plus: Intracompany income credits for fiduciary and related services	B911	N/A	22
23. Net fiduciary and related services income	A491	N/A	23

Memoranda

	Dollar Amounts in Thousands		
	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	N/A	B948	N/A	B949	N/A	M.4.a
b. Retirement related trust and agency accounts _____	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management agency accounts _____	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services _____	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21) _____	B959	N/A	B960	N/A	B961	N/A	M.4.e

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

Dennis Mikolay, Vice President
Name and Title (TEXT B962)

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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, 2009
 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		20,176,000
Interest-bearing balances		65,421,000
Securities:		
Held-to-maturity securities		27,000
Available-for-sale securities		353,641,000
Federal funds sold in domestic offices		5,897,000
Securities purchased under agreements to resell		214,503,000
Loans and lease financing receivables:		
Loans and leases held for sale		5,201,000
Loans and leases, net of unearned income	573,020,000	
LESS: Allowance for loan and lease losses	22,804,000	
Loans and leases, net of unearned income and allowance		550,216,000
Trading Assets		314,420,000
Premises and fixed assets (including capitalized leases)		8,232,000
Other real estate owned		1,927,000
Investments in unconsolidated subsidiaries and associated companies		3,556,000
Direct and indirect investments in real estate ventures		0
Intangible assets:		
Goodwill		27,484,000
Other intangible assets		16,588,000
Other assets		82,579,000
Total assets		1,669,868,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:

In domestic offices		603,129,000
Noninterest-bearing	198,969,000	
Interest-bearing	404,160,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		359,376,000
Noninterest-bearing	9,682,000	
Interest-bearing	349,694,000	
Federal funds purchased in domestic offices		9,234,000
Securities sold under agreements to repurchase		267,244,000
Trading liabilities		119,996,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		89,608,000
Subordinated notes and debentures		28,503,000
Other liabilities		63,700,000
Total liabilities		1,540,790,000

EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		1,785,000
Surplus		78,110,000
Retained earnings		45,615,000
Accumulated other comprehensive income		2,536,000
Other equity capital components		0
Total bank equity capital		128,046,000
Noncontrolling (minority) interests in consolidated subsidiaries		1,032,000
Total equity capital		129,078,000
Total liabilities, minority interest, and equity capital		1,669,868,000

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.
