

Board of Governors of the Federal Reserve System

RSSD ID: 1039502



Consolidated Financial Statements for Bank Holding Companies—FR Y-9C

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y (12 CFR 225.5(b)).

This report form is to be filed by bank holding companies with total consolidated assets of **\$500** million or more. In addition, bank holding companies meeting certain criteria must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for

further information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve 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.

NOTE: Each bank holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).

I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Date of Report:

September 30, 2010

Month / Date / Year (BHCK 9999)

Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature (MM/DD/CCYY) (BHTX J196)

JPMORGAN CHASE & CO.

Legal Title of Bank Holding Company (TEXT 9010)

270 PARK AVENUE

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

NEW YORK

NY

10017

City (TEXT 9130)

State (TEXT 9200)

Zip Code (TEXT 9220)

Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.

Person to whom questions about this report should be directed:

Name / Title (BHTX 8901)

Area Code / Phone Number (BHTX 8902)

FAX Number (BHTX 9116)

E-mail Address of Contact (BHTX 4086)

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RSSD ID _____

C.I. _____

S.F. _____

Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands

	BHCK			
1. Interest income				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1–4 family residential properties	4435		8583000	1.a.(1)(a)
(b) All other loans secured by real estate	4436		2280000	1.a.(1)(b)
(c) All other loans.....	F821		18716000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059		1169000	1.a.(2)
b. Income from lease financing receivables	4065		95000	1.b.
c. Interest income on balances due from depository institutions ¹	4115		361000	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		393000	1.d.(1)
(2) Mortgage-backed securities.....	B489		3553000	1.d.(2)
(3) All other securities.....	4060		3547000	1.d.(3)
e. Interest income from trading assets	4069		8086000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1380000	1.f.
g. Other interest income	4518		155000	1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107		48318000	1.h.
2. Interest expense				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$100,000 or more	A517		547000	2.a.(1)(a)
(b) Time deposits of less than \$100,000.....	A518		484000	2.a.(1)(b)
(c) Other deposits	6761		636000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4172		906000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180		-279000	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures)	4185		2972000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397		4009000	2.d.
e. Other interest expense	4398		0	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073		9275000	2.f.
3. Net interest income (item 1.h minus item 2.f).....	4074		39043000	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		13615000	4.
5. Noninterest income:				
a. Income from fiduciary activities	4070		4510000	5.a.
b. Service charges on deposit accounts in domestic offices	4483		3533000	5.b.
c. Trading revenue ²	A220		7940000	5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		2086000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		5681000	5.d.(2)
(3) Fees and commissions from annuity sales	C887		185000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	C386		303000	5.d.(4)
(5) Income from other insurance activities.....	C387		70000	5.d.(5)
e. Venture capital revenue.....	B491		1039000	5.e.
f. Net servicing fees.....	B492		297000	5.f.
g. Net securitization income	B493		-1000	5.g.
h. Not applicable				

1. Includes interest income on time certificates of deposit not held for trading.

2. For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

Schedule HI—Continued

	Dollar Amounts in Thousands			
	BHCK			
5. i. Net gains (losses) on sales of loans and leases	8560		276000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561		94000	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	B496		47000	5.k.
l. Other noninterest income ³	B497		10027000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079		36087000	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		1712000	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits	4135		21799000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		5286000	7.b.
c. (1) Goodwill impairment losses.....	C216		0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232		696000	7.c.(2)
d. Total noninterest expense ⁴	4092		17582000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093		45363000	7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301		17864000	8.
9. Applicable income taxes (foreign and domestic).....	4302		5308000	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300		12556000	10.
11. Extraordinary items and other adjustments, net of income taxes ⁵	4320		0	11.
12. Net income (loss) attributable to bank holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104		12556000	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		17000	13.
14. Net income (loss) attributable to bank holding company (item 12 minus item 13).....	4340		12539000	14.

3. See Schedule HI, memoranda item 6.
 4. See Schedule HI, memoranda item 7.
 5. Describe on Schedule HI, memoranda item 8.

MEMORANDA

	Dollar Amounts in Thousands			
	BHCK			
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519		39325000	M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis	4592		18146000	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above)	4313		105000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above).....	4507		253000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number		
	4150		225949	M.5.
6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.l):				
a. Income and fees from the printing and sale of checks.....	C013		0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014		540000	M.6.b.
c. Income and fees from automated teller machines (ATMs).....	C016		0	M.6.c.
d. Rent and other income from other real estate owned	4042		0	M.6.d.
e. Safe deposit box rent	C015		0	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	F229		3439000	M.6.f.

Schedule HI—Continued

MEMORANDA—Continued

Dollar Amounts in Thousands

		BHCK				
6. g.	Bank card and credit card interchange fees.....	F555			3060000	M.6.g.
h.	Gains on bargain purchases	J447			0	M.6.h.
i.	TEXT 8562 AUTO OPERATING & FINANCING LEASES	8562			657000	M.6.i.
j.	TEXT 8563 LOAN COMMITMENT FEES	8563			442000	M.6.j.
k.	TEXT 8564 LETTERS OF CREDIT COMMITMENT FEES	8564			486000	M.6.k.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3% of the sum of Schedule HI, item 7.d):					
a.	Data processing expenses.....	C017			604000	M.7.a.
b.	Advertising and marketing expenses	0497			1862000	M.7.b.
c.	Directors' fees	4136			0	M.7.c.
d.	Printing, stationery, and supplies.....	C018			0	M.7.d.
e.	Postage	8403			0	M.7.e.
f.	Legal fees and expenses	4141			0	M.7.f.
g.	FDIC deposit insurance assessments.....	4146				M.7.g.
h.	Accounting and auditing expenses.....	F556			0	M.7.h.
i.	Consulting and advisory expenses.....	F557			3700000	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558			0	M.7.j.
k.	Telecommunications expenses	F559			836000	M.7.k.
l.	TEXT 8565 FORECLOSURE EXPENSE	8565			798000	M.7.l.
m.	TEXT 8566 LITIGATION EXPENSE	8566			5214000	M.7.m.
n.	TEXT 8567 OPERATING LOSSES	8567			628000	M.7.n.
8.	Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):					
a. (1)	TEXT 3571	3571			0	M.8.a.(1)
(2)	Applicable income tax effect	BHCK	3572		0	M.8.a.(2)
b. (1)	TEXT 3573	3573			0	M.8.b.(1)
(2)	Applicable income tax effect	BHCK	3574		0	M.8.b.(2)
c. (1)	TEXT 3575	3575			0	M.8.c.(1)
(2)	Applicable income tax effect	BHCK	3576		0	M.8.c.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.) (To be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year):					
a.	Interest rate exposures.....	8757			542000	M.9.a.
b.	Foreign exchange exposures	8758			1518000	M.9.b.
c.	Equity security and index exposures.....	8759			1542000	M.9.c.
d.	Commodity and other exposures	8760			384000	M.9.d.
e.	Credit exposures	F186			3954000	M.9.e.

Schedule HI—Continued

MEMORANDA—Continued

		Dollar Amounts in Thousands			
		BHCK			
10.	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		-3000	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading.....	C890		14000	M.10.b.
11.	Credit losses on derivatives (see instructions).....	A251		99000	M.11.
Memorandum item 12.a is to be completed by bank holding companies with \$1 billion or more in total assets.¹					
12. a.	Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431		1561000	M.12.a.
b.	(1) Premiums on insurance related to the extension of credit.....	C242		75000	M.12.b.(1)
	(2) All other insurance premiums.....	C243		228000	M.12.b.(2)
c.	Benefits, losses, and expenses from insurance-related activities.....	B983		201000	M.12.c.
13.	Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no).....		BHCK		
			A530	0	M.13.

		Dollar Amounts in Thousands			
		BHCK			
<i>Memorandum item 14 is to be completed by bank holding companies that have elected to account for assets and liabilities under a fair value option.</i>					
14.	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		7732000	M.14.a.
	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552		1248000	M.14.a.(1)
b.	Net gains (losses) on liabilities.....	F553		626000	M.14.b.
	(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554		449000	M.14.b.(1)
15.	Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409		1542000	M.15.

		Year-to-date			
		BHCK			
<i>Memorandum item 16 is to be completed by bank holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>					
16.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a)).....	F228		5000	M.16.
17.	Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a.	Total other-than-temporary impairment losses	J319		100000	M.17.a.
b.	Portion of losses recognized in other comprehensive income (before income taxes)	J320		0	M.17.b.
c.	Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b)(Memorandum item 17.a minus Memorandum item 17.b)	J321		100000	M.17.c.

1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2009.

Schedule HI-A—Changes in Bank Holding Company Equity Capital

Dollar Amounts in Thousands		BHCK			
1. Total bank holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)	3217		165365000		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	B507		-4520000		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		160845000		3.
	bhct				
4. Net income (loss) attributable to bank holding company (must equal Schedule HI, item 14).....	4340		12539000		4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK				
a. Sale of perpetual preferred stock, gross	3577		0		5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578		-352000		5.b.
6. Sale of common stock:					
a. Sale of common stock, gross	3579		0		6.a.
b. Conversion or retirement of common stock.....	3580		0		6.b.
7. Sale of treasury stock.....	4782		1936000		7.
8. LESS: Purchase of treasury stock	4783		2312000		8.
9. Changes incident to business combinations, net.....	4356		0		9.
10. LESS: Cash dividends declared on preferred stock.....	4598		485000		10.
11. LESS: Cash dividends declared on common stock	4460		628000		11.
12. Other comprehensive income ¹	B511		3331000		12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	4591		0		13.
14. Other adjustments to equity capital (not included above)	3581		-1044000		14.
	bhct				
15. Total bank holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC)	3210		173830000		15.

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 HI-B—Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands				
	(Column A) Charge-offs ¹		(Column B) Recoveries		
	BHCK		BHCK		
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)					
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	38000	C892	2000	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	116000	C894	24000	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5411	1881000	5412	85000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens	C234	2035000	C217	38000	1.c.(2)(a)
(b) Secured by junior liens	C235	849000	C218	35000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	198000	3589	10000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	43000	C896	2000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	141000	C898	5000	1.e.(2)
f. In foreign offices	B512	0	B513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	2.a.
b. To foreign banks	4654	0	4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	4655	4000	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	1925000	4617	131000	4.a.
b. To non-U.S. addressees (domicile)	4646	277000	4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	11278000	B515	1014000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516	773000	B517	122000	5.b.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	552000	4628	72000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	1000	F188	2000	8.b.
9. Total (sum of items 1 through 8).....	4635	20111000	4605	1542000	9.

1. Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B—Continued

MEMORANDA

Dollar Amounts in Thousands	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	BHCK				BHCK				
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above	5409		259000		5410		1000		M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....	4652		0		4662		0		M.2.

Memorandum item 3 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Dollar Amounts in Thousands	Calendar year-to-date				
	BHCK				
	C388		2668000		
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)					M.3.

Dollar Amounts in Thousands	Calendar year-to-date				
	BHCK				
II. Changes in allowance for loan and lease losses					
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522		31602000		1.
	bhct				
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	4605		1542000		2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4).....	BHCK				
	C079		20111000		3.
4. Less: Write-downs arising from transfers of loans to a held-for-sale account	5523		0		4.
	bhct				
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	4230		13615000		5.
	BHCK				
6. Adjustments (see instructions for this schedule).....	C233		7513000		6.
	bhct				
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c)	3123		34161000		7.

1. Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B—Continued

MEMORANDA

	Dollar Amounts in Thousands			
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7.....	BHCK			
	C435		0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389		1227000	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7).....	C390		0	M.3.
<i>Memorandum item 4 is to be completed by all bank holding companies.</i>				
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 HI-B, part II, item 7, above)	C781		2811000	M.4.

Notes to the Income Statement—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

	Dollar Amount in Thousands			
1. Total interest income	BHBC			1.
a. Interest income on loans and leases.....	4107			1.a.
b. Interest income on investment securities	4094			1.b.
2. Total interest expense	4218			2.
a. Interest expense on deposits	4073			2.a.
3. Net interest income	4421			3.
4. Provision for loan and lease losses.....	4074			4.
5. Total noninterest income	4230			5.
a. Income from fiduciary activities	4079			5.a.
b. Trading revenue	4070			5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	A220			5.c.
d. Venture capital revenue.....	B490			5.d.
e. Net securitization income	B491			5.e.
f. Insurance commissions and fees.....	B493			5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities	B494			6.
7. Total noninterest expense	4091			7.
a. Salaries and employee benefits	4093			7.a.
b. Goodwill impairment losses.....	4135			7.b.
8. Income (loss) before taxes, extraordinary items, and other adjustments.....	C216			8.
9. Applicable income taxes	4301			9.
10. Noncontrolling (minority) interest	4302			10.
11. Extraordinary items, net of applicable income taxes and noncontrolling (minority) interest.....	4484			11.
12. Net income (loss)	4320			12.
13. Cash dividends declared.....	4340			13.
14. Net charge-offs.....	4475			14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis	6061			15.
	4519			

Notes to the Income Statement—Other

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). *Exclude* any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK			
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country				
	0000		1	350

Notes to the Income Statement—Other

TEXT	Dollar Amount in Thousands	BHCK			
1. Cumulative effect of the initial application of FAS 167 related to newly consolidated variable interest entities		J536		-4520000	1.
2. 5352 OTHER NON-INTEREST INCOME GREATER THAN \$25,000 THAT EXCEEDS 3 OF SCHEDULE HI, ITEM 6.L. CREDIT CARD FEES		5352		1273000	2.
3. 5353 LOW INCOME HOUSING INVESTMENTS		5353		-361000	3.
4. 5354		5354		0	4.
5. 5355		5355		0	5.
6. B042		B042		0	6.
7. B043		B043		0	7.
8. B044		B044		0	8.
9. B045		B045		0	9.
10. B046		B046		0	10.

Notes to the Income Statement—Other, Continued

TEXT		Dollar Amount in Thousands	BHCK			
11.	B047					
			B047			0
12.	B048					
			B048			0
13.	B049					
			B049			0
14.	B050					
			B050			0
15.	B051					
			B051			0
16.	B052					
			B052			0
17.	B053					
			B053			0
18.	B054					
			B054			0
19.	B055					
			B055			0
20.	B056					
			B056			0

Name of Bank Holding Company _____

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business 20100930

Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK			
ASSETS							
1. Cash and balances due from depository institutions:							
a. Noninterest-bearing balances and currency and coin ¹				0081		24007000	1.a.
b. Interest-bearing balances: ²							
(1) In U.S. offices				0395		14749000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs				0397		21718000	1.b.(2)
2. Securities:							
a. Held-to-maturity securities (from Schedule HC-B, column A)				1754		19000	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)				1773		337277000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices				BHDM	B987	212000	3.a.
b. Securities purchased under agreements to resell ³				BHCK	B989	362543000	3.b.
4. Loans and lease financing receivables:							
a. Loans and leases held for sale				5369		1923000	4.a.
b. Loans and leases, net of unearned income		B528	715644000				4.b.
c. LESS: Allowance for loan and lease losses		3123	34161000				4.c.
d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)				B529		681483000	4.d.
5. Trading assets (from Schedule HC-D)				3545		475515000	5.
6. Premises and fixed assets (including capitalized leases)				2145		9677000	6.
7. Other real estate owned (from Schedule HC-M)				2150		3511000	7.
8. Investments in unconsolidated subsidiaries and associated companies				2130		8690000	8.
9. Direct and indirect investments in real estate ventures				3656		2084000	9.
10. Intangible assets:							
a. Goodwill				3163		48736000	10.a.
b. Other intangible assets (from Schedule HC-M)				0426		14287000	10.b.
11. Other assets (from Schedule HC-F)				2160		135164000	11.
12. Total assets (sum of items 1 through 11)				2170		2141595000	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 HC—Continued

		Dollar Amounts in Thousands			
		BHDM			
LIABILITIES					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing ¹	6631		219302000		13.a.(1)
(2) Interest-bearing	6636		435405000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing	BHFN		10646000		13.b.(1)
(2) Interest-bearing	6636		237785000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices ²					
	B993		10215000		14.a.
	BHCK				
b. Securities sold under agreements to repurchase ³	B995		305139000		14.b.
15. Trading liabilities (from Schedule HC-D)	3548		157821000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	3190		365557000		16.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures ⁴	4062		34683000		19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	C699		21847000		19.b.
20. Other liabilities (from Schedule HC-G)	2750		169038000		20.
21. Total liabilities (sum of items 13 through 20)	2948		1967438000		21.
22. Not applicable					
EQUITY CAPITAL					
Bank Holding Company Equity Capital					
23. Perpetual preferred stock and related surplus	3283		7800000		23.
24. Common stock (par value)	3230		4105000		24.
25. Surplus (exclude all surplus related to preferred stock)	3240		96938000		25.
26. a. Retained earnings	3247		69531000		26.a.
b. Accumulated other comprehensive income ⁵	B530		3096000		26.b.
c. Other equity capital components ⁶	A130		-7640000		26.c.
27. a. Total bank holding company equity capital (sum of items 23 through 26.c)	3210		173830000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000		327000		27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105		174157000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300		2141595000		29.

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

2. Report overnight Federal Home Loan Bank advances in Schedule HC, 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 HC—Continued

MEMORANDA (to be completed annually by bank holding companies for the December 31 report date)

BHCK	
C884	

1. Has the bank holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for yes, enter "0" for no) M.1.
2. If response to Memoranda item 1 is yes, indicate below the name and address of the bank holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.⁷

a. _____
 (1) Name of External Auditing Firm (TEXT C703)

b. _____
 (1) Name of Engagement Partner (TEXT C704)

 (2) City (TEXT C708)

 (2) E-mail Address (TEXT C705)

 (3) State Abbrev. (TEXT C714) (4) Zip Code (TEXT C715)

7. The Federal Reserve regards information submitted in response to Memorandum item 2.b as confidential.

Schedule HC-B—Securities

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		
	BHCK		BHCK		BHCK		BHCK		
1. U.S. Treasury securities.....	0211	0	0213	0	1286	3321000	1287	3378000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. government agencies ¹	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. government-sponsored agencies ²	1294	0	1295	0	1297	14223000	1298	14437000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	9640000	8499	10292000	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	0	G301	0	G302	38069000	G303	39426000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	19000	G305	21000	G306	83230000	G307	86507000	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	958000	G311	957000	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	14339000	G315	14622000	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 mortgage-backed securities.....	G320	0	G321	0	G322	46061000	G323	45799000	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities.....	G324	0	G325	0	G326	829000	G327	870000	4.c.(1)
(2) Other commercial MBS.....	G328	0	G329	0	G330	5075000	G331	5660000	4.c.(2)
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	16484000	C027	16994000	5.a.
b. Structured financial products:									
(1) Cash.....	G336	0	G337	0	G338	13447000	G339	13746000	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	11157000	1741	11455000	6.a.
b. Foreign debt securities.....	1742	0	1743	0	1744	70500000	1746	70742000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....					A510	2232000	A511	2392000	7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b).....	bhct		bhct						
	1754	19000	1771	21000	1772	329565000	1773	337277000	8.

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 HC-B—Continued

MEMORANDA

	Dollar Amounts in Thousands				
	BHCK				
1. Pledged securities ¹	0416		143924000		M.1.
2. Remaining maturity or next repricing date of debt securities ^{2,3} (Schedule HC-B, items 1 through 6.b in columns A and D above):					
a. 1 year and less	0383		18776000		M.2.a.
b. Over 1 year to 5 years	0384		77557000		M.2.b.
c. Over 5 years	0387		238571000		M.2.c.
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 HC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782		0		M.4.a.
b. Fair value	8783		0		M.4.b.

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK		BHCK		BHCK		BHCK		
<i>Memorandum item 5 is to be completed by bank holding companies with total assets over \$1 billion or with foreign offices.⁴</i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	7671000	B841	8060000	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	2535000	B849	2548000	M.5.c.
d. Other consumer loans	B850	0	B851	0	B852	4652000	B853	4731000	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	1626000	B861	1655000	M.5.f.
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 HC-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.

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 debt securities by next repricing date.
 4. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2009.

Schedule HC-B—Continued

MEMORANDA—Continued

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	BHCK		BHCK		BHCK		BHCK		
6. c. Corporate and similar loans	G356	0	G357	0	G358	13428000	G359	13727000	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	19000	G375	19000	M.6.g.

Schedule HC-C—Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses 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.

Dollar Amounts in Thousands	(Column A) Consolidated			(Column B) In Domestic Offices			
	BHCK			BHDM			
1. Loans secured by real estate.....	1410		317802000				1.
a. Construction, land development, and other land loans:				BHCK			
(1) 1-4 family residential construction loans.....				F158		501000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....				F159		4982000	1.a.(2)
b. Secured by farmland.....				BHDM			
c. Secured by 1-4 family residential properties:				1420		185000	1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....							
(2) Closed-end loans secured by 1-4 family residential properties:				1797		98010000	1.c.(1)
(a) Secured by first liens.....				5367		145112000	1.c.(2)(a)
(b) Secured by junior liens.....				5368		10612000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....				1460		35146000	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....				BHCK			
(2) Loans secured by other nonfarm nonresidential properties.....				F160		10132000	1.e.(1)
				F161		12509000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....				BHDM			
a. To U.S. banks and other U.S. depository institutions.....	1292		174000	1288		805000	2.
b. To foreign banks.....	1296		13532000				2.a.
3. Loans to finance agricultural production and other loans to farmers.....	1590		427000	1590		402000	2.b.
4. Commercial and industrial loans.....				1766		71810000	3.
a. To U.S. addressees (domicile).....	1763		73650000				4.
b. To non-U.S. addressees (domicile).....	1764		28531000				4.a.
5. Not applicable							4.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....				1975		185794000	6.
a. Credit cards.....	B538		126919000				6.a.
b. Other revolving credit plans.....	B539		2335000				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....	2011		59626000				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081		209000	2081		0	7.
8. Not applicable							
9. Loans to nondepository financial institutions and other loans:							
a. Loans to nondepository financial institutions.....	J454		13583000	J454		10999000	9.a.
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545		27484000	1545		27085000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451		51168000	J451		38024000	9.b.(2)
10. Lease financing receivables (net of unearned income).....				2165		2027000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162		0				10.a.
b. All other leases.....	F163		2127000				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123		0	2123		0	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122		717567000	2122		654135000	12.

Schedule HC-C—Continued

MEMORANDA

Dollar Amounts in Thousands

	BHDM			
1. Loans and leases restructured and in compliance with modified terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, memorandum item 1):				
a. Loans secured by 1–4 family residential properties in domestic offices.....	F576		14087000	M.1.a.
b. Other loans and all other leases (exclude loans to individuals for household, family, and other personal expenditures).....	BHCK		724000	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9.b.(2) , column A, above	BHCK		9082000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	B837		1190000	M.3.
<i>Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a "consolidated basis are credit card specialty holding companies (as defined in the instructions)</i>				
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A)	C391		5386000	M.4.
<i>Memorandum item 5 is to be completed by all bank holding companies.</i>				
5. 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		91755000	M.5.a.
b. Carrying amount included in Schedule HC-C, items 1 through 9.....	C780		74841000	M.5.b.
6. 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 HC-C, items 1.c.(2)(a) and (b)).....	F230		34786000	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by bank holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2009, 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 HC-C, 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		7069000	M.6.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 6.a above	F232		1571000	M.6.c.
7.–8. Not applicable.				
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	BHDM F577		19845000	M.9.

Schedule HC-C—Continued

MEMORANDA—Continued

Memorandum items 10 and 11 are to be completed by bank holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.

	Dollar Amounts in Thousands							
	(Column A) Consolidated				(Column B) Domestic Offices			
	BHCK				BHDM			
10. Loans measured at fair value:								
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:								
(i) Secured by first liens.....					F581		0	M.10.a.(3)(b)(i)
(ii) Secured by junior liens.....					F582		0	M.10.a.(3)(b)(ii)
(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		1148000		F585		326000	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		298000		F589		290000	M.10.d.
11. Unpaid principal balances of loans measured at fair value (reported in 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:								
(i) Secured by first liens.....					F593		0	M.11.a.(3)(b)(i)
(ii) Secured by junior liens.....					F594		0	M.11.a.(3)(b)(ii)
(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		2018000		F597		1019000	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		411000		F601		402000	M.11.d.

Schedule HC-C—Continued

MEMORANDA—Continued

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
	BHCK				BHCK				BHCK				
Dollar Amounts in Thousands													
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are 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.
Dollar Amounts in Thousands													
13. Not applicable													
14. Pledged loans and leases	G378			313942000									M.14.

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more in any of the four preceding quarters.

	(Column A) Consolidated			(Column B) Domestic Offices			
	BHCM			BHCK			
Dollar Amounts in Thousands							
ASSETS							
1. U.S. Treasury securities.....	3531	27943000		3531	26082000		1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	8486000		3532	8438000		2.
3. Securities issued by states and political subdivisions in the U.S.	3533	9083000		3533	9083000		3.
4. Mortgage-backed securities (MBS):							
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	BHCK G379	26043000		BHDM G379	26043000		4.a.
b. Other residential mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	G380	5389000		G380	5387000		4.b.
c. All other residential mortgage-backed securities.....	G381	3394000		G381	2420000		4.c.
d. Commercial MBS	G382	4026000		G382	2507000		4.d.
5. Other debt securities							
a. Structured financial products:							
(1) Cash	G383	5744000		G383	756000		5.a.(1)
(2) Synthetic.....	G384	1124000		G384	0		5.a.(2)
(3) Hybrid	G385	171000		G385	0		5.a.(3)
b. All other debt securities	G386	135641000		G386	17530000		5.b.
6. Loans:							
a. Loans secured by real estate	F610	25659000					6.a.
(1) Construction, land development, and other land loans.....				F604	0		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:							
(i) Secured by first liens.....				F607	16033000		6.a.(3)(b)(i)
(ii) Secured by junior liens.....				F611	0		6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....				F612	0		6.a.(4)
(5) Secured by nonfarm nonresidential properties				F613	3666000		6.a.(5)
b. Commercial and industrial loans	F614	5632000		F614	2140000		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards.....	F615	441000		F615	260000		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	469000		F617	466000		6.c.(3)
d. Other loans	F618	2518000		F618	59000		6.d.
7.–8. Not applicable							
9. Other trading assets.....	BHCM 3541	116459000		BHCK 3541	20389000		9.
10. Not applicable							
11. Derivatives with a positive fair value	3543	97293000		3543	41115000		11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	bhct 3545	475515000		BHDM 3545	182374000		12.

Schedule HC-D—Continued

	Dollar Amounts in Thousands			
	(Column A) Consolidated		(Column B) Domestic Offices	
	BHCK		BHDM	
LIABILITIES				
13. a. Liability for short positions:				
(1) Equity securities.....	G209	11085000	G209	1595000
(2) Debt securities.....	G210	71761000	G210	32529000
(3) All other assets.....	G211	71000	G211	67000
b. All other trading liabilities.....	F624	2000	F624	2000
14. Derivatives with a negative fair value.....	3547	74902000	3547	22888000
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	bhct			
	3548	157821000	3548	57081000

MEMORANDA

	Dollar Amounts in Thousands			
	(Column A) Consolidated		(Column B) Domestic Offices	
	BHCK		BHDM	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.)				
a. Loans secured by real estate.....	F790	29085000		
(1) Construction, land development, and other land loans.....			F625	0
(2) Secured by farmland (including farm residential and other improvements).....			F626	0
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end land secured by 1-4 family residential properties and extended under lines of credit.....			F627	0
(b) Closed-end loans secured by 1-4 family residential properties:				
(i) Secured by first liens.....			F628	17833000
(ii) Secured by junior liens.....			F629	0
(4) Secured by multifamily (5 or more) residential properties.....			F630	0
(5) Secured by nonfarm nonresidential properties.....			F631	4355000
b. Commercial and industrial loans.....	F632	11444000	F632	6014000
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F633	1331000	F633	916000
(2) Other revolving credit plans.....	F634	0	F634	0
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F635	457000	F635	457000
d. Other loans.....	F636	3106000	F636	140000
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value.....	F639	0	F639	0
b. Unpaid principal balance.....	F640	0	F640	0
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 HC-D, sum of items 5.a.(1) through (3)):				
a. Trust preferred securities issued by financial institutions.....	G299	0	G299	0
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	G332	0
c. Corporate and similar loans.....	G333	5343000	G333	695000
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	G334	0
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	G335	0
f. Diversified (mixed) pools of structured financial products.....	G651	148000	G651	61000
g. Other collateral or reference assets.....	G652	1548000	G652	0

Schedule HC-D—Continued

MEMORANDA (continued)

	Dollar Amounts in Thousands				Dollar Amounts in Thousands						
	(Column A) Consolidated		(Column B) Domestic Offices		(Column A) Consolidated		(Column B) Domestic Offices				
	BHCK			BHDM							
4. Pledged trading assets:											
a. Pledged securities.....	G387	115855000		G387	80560000				M.4.a.		
b. Pledged loans.....	G388	0		G388	0				M.4.b.		
Dollar Amounts in Thousands											
<i>Memoranda items 5 through 10 are to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>											
5. Asset-backed securities:											
a. Credit card receivables.....	F643		1306000						M.5.a.		
b. Home equity lines.....	F644		8000						M.5.b.		
c. Automobile loans.....	F645		735000						M.5.c.		
d. Other consumer loans.....	F646		1413000						M.5.d.		
e. Commercial and industrial loans.....	F647		254000						M.5.e.		
f. Other.....	F648		293000						M.5.f.		
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651		66000						M.6.		
7. Equity securities:											
a. Readily determinable fair values.....	F652		96190000						M.7.a.		
b. Other.....	F653		1751000						M.7.b.		
8. Loans pending securitization.....	F654		18033000						M.8.		
9. a. (1) Gross fair value of commodity contracts.....	G212		45097000						M.9.a.(1)		
(2) Gross fair value of physical commodities held in inventory.....	G213		15033000						M.9.a.(2)		
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):											
(1) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F655</td></tr></table>	BHTX	F655	F655		0						M.9.b.(1)
BHTX	F655										
(2) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F656</td></tr></table>	BHTX	F656	F656		0						M.9.b.(2)
BHTX	F656										
(3) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F657</td></tr></table>	BHTX	F657	F657		0						M.9.b.(3)
BHTX	F657										
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13 that are greater than \$25,000 and exceed 25% of the item)											
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F658</td></tr></table>	BHTX	F658	F658		0						M.10.a.
BHTX	F658										
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F659</td></tr></table>	BHTX	F659	F659		0						M.10.b.
BHTX	F659										
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F660</td></tr></table>	BHTX	F660	F660		0						M.10.c.
BHTX	F660										

Schedule HC-E—Deposit Liabilities¹

	Dollar Amounts in Thousands			
	BHCB			
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:				
a. Demand deposits	2210	60915000		1.a.
b. NOW, ATS, and other transaction accounts	3187	15983000		1.b.
c. Money market deposit accounts and other savings accounts.....	2389	471779000		1.c.
d. Time deposits of less than \$100,000.....	6648	34266000		1.d.
e. Time deposits of \$100,000 or more.....	2604	71764000		1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:				
a. Noninterest-bearing balances	BHOD	0		2.a.
b. NOW, ATS, and other transaction accounts	3187	0		2.b.
c. Money market deposit accounts and other savings accounts.....	2389	0		2.c.
d. Time deposits of less than \$100,000.....	6648	0		2.d.
e. Time deposits of \$100,000 or more.....	2604	0		2.e.

MEMORANDA

	Dollar Amounts in Thousands			
	BHDM			
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243	1397000		M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year	A164	1863000		M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less.....	A242	65118000		M.3.
	BHFN			
4. Foreign office time deposits with a remaining maturity of one year or less.....	A245	60979000		M.4.

1. The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

Schedule HC-F—Other Assets

	Dollar Amounts in Thousands			
	BHCK			
1. Accrued interest receivable ¹	B556	6575000		1.
2. Net deferred tax assets ²	2148	14824000		2.
3. Interest-only strips receivable (not in the form of a security) ³ on:				
a. Mortgage loans.....	A519	0		3.a.
b. Other financial assets.....	A520	0		3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁴	1752	7155000		4.
5. Life insurance assets	C009	16269000		5.
6. Other	2168	90341000		6.
	bhct			
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	135164000		7.

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 HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands			
1. Not applicable				
2. Net deferred tax liabilities ¹	BHCK		0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	B557		873000	3.
4. Other	B984		168165000	4.
	bhct			
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750		169038000	5.

1. See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule HC-H—Interest Sensitivity¹

	Dollar Amounts in Thousands			
1. Earning assets that are repriceable within one year or mature within one year	3197		900162000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet	3296		344702000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298		121873000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock)	3408		6000000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	3409		2107000	5.

1. Bank holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such bank holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the bank holding company's assets in foreign countries and 10 percent of the bank holding company's total consolidated assets as of the report date.

Schedule HC-I—Insurance-Related Underwriting Activities (Including Reinsurance)

Schedule HC-I must be completed by all top-tier bank holding companies.
(See instructions for additional information.)

I. Property and Casualty Underwriting

		Dollar Amounts in Thousands			
		BHCK			
ASSETS					
1.	Reinsurance recoverables	B988		15000	1.
2.	Total assets	C244		1903000	2.
LIABILITIES					
3.	Claims and claims adjustment expense reserves	B990		721000	3.
4.	Unearned premiums.....	B991		251000	4.
5.	Total equity	C245		847000	5.
6.	Net income	C246		41000	6.

II. Life and Health Underwriting

		BHCK			
ASSETS					
1.	Reinsurance recoverables	C247		0	1.
2.	Separate account assets.....	B992		6415000	2.
3.	Total assets	C248		6634000	3.
LIABILITIES					
4.	Policyholder benefits and contractholder funds	B994		5000	4.
5.	Separate account liabilities	B996		6415000	5.
6.	Total equity	C249		209000	6.
7.	Net income	C250		29000	7.

Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands		
ASSETS			
1. Securities	3515	317569000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	3365	313401000	2.
BHDM			
3. a. Total loans and leases in domestic offices	3516	659956000	3.a.
(1) Loans secured by 1–4 family residential properties in domestic offices	3465	258257000	3.a.(1)
(2) All other loans secured by real estate in domestic offices	3466	61225000	3.a.(2)
BHFN			
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	3360	59874000	3.b.
BHCK			
4. a. Trading assets	3401	440847000	4.a.
b. Other earning assets	B985	52455000	4.b.
5. Total consolidated assets	3368	2034043000	5.
LIABILITIES			
6. Interest-bearing deposits (domestic).....	3517	429643000	6.
7. Interest-bearing deposits (foreign)	3404	229384000	7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353	281171000	8.
9. All other borrowed money	2635	362773000	9.
10. Not applicable			
EQUITY CAPITAL			
11. Total equity capital (excludes limited-life preferred stock).....	3519	164269000	11.

(Report only transactions with nonrelated institutions)

RSSD ID:

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

1039502

Dollar Amounts in Thousands

	BHCK			
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):				
a. Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines)	3814		52465000	1.a.
b. (1) Unused consumer credit card lines	J455		516848000	1.b.(1)
(2) Other unused credit card lines	J456		33036000	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))	3816		1387000	1.c.(1)
(a) 1–4 family residential construction loan commitments.....	F164		111000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165		1276000	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....	6550		3734000	1.c.(2)
d. Securities underwriting.....	3817		40000	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans	J457		130237000	1.e.(1)
(2) Loans to financial institutions	J458		14641000	1.e.(2)
(3) All other unused commitments	J459		72101000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....	6566		111564000	2.
<i>Item 2.a is to be completed by bank holding companies with \$1 billion or more in total assets.¹</i>				
a. Amount of financial standby letters of credit conveyed to others.....	3820		19704000	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	6570		10258000	3.
<i>Item 3.a is to be completed by bank holding companies with \$1 billion or more in total assets.¹</i>				
a. Amount of performance standby letters of credit conveyed to others.....	3822		4203000	3.a.
4. Commercial and similar letters of credit.....	3411		6800000	4.
5. Not applicable				
6. Securities lent	3433		202544000	6.

	(Column A) Sold Protection			(Column B) Purchased Protection		
	BHCK			BHCK		
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....	C968		2727701000	C969		2760167000
(2) Total return swaps	C970		808000	C971		18370000
(3) Credit options	C972		16871000	C973		17795000
(4) Other credit derivatives.....	C974		858000	C975		18963000
b. Gross fair values:						
(1) Gross positive fair value	C219		38801000	C221		99129000
(2) Gross negative fair value.....	C220		90173000	C222		41412000
c. Notional amounts by regulatory capital treatment:						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection	G401		2744709000			
(b) Purchased protection	G402		2794822000			
(2) All other positions:						
(a) Sold protection	G403		1529000			
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404		20472000			
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405		0			

1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2009.

(Report only transactions with nonrelated institutions)

Schedule HC-L—Continued

		Remaining Maturity of:															
		(Column A) One year or less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years							
Dollar Amounts in Thousands		BHCK				BHCK				BHCK							
7. d. Notional amounts by remaining maturity:																	
(1) Sold credit protection:																	
(a) Investment grade		G406		182444000		G407		1140790000		G408		355869000		7.d.(1)(a)			
(b) Subinvestment grade		G409		146014000		G410		695690000		G411		225430000		7.d.(1)(b)			
(2) Purchased credit protection:																	
(a) Investment grade		G412		181429000		G413		1162691000		G414		389117000		7.d.(2)(a)			
(b) Subinvestment grade		G415		170683000		G416		685621000		G417		225753000		7.d.(2)(b)			
8. Spot foreign exchange contracts.....		BHCK				8765		420817000						8.			
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total bank holding company equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 27.a)																	
a. Securities borrowed.....																	
b. Commitments to purchase when-issued securities																	
c. Commitments to sell when-issued securities																	
d. <table border="1" style="display: inline-table; vertical-align: top;"><tr><td>TEXT</td><td>FORWARD REPO AGREEMENTS</td></tr><tr><td>6561</td><td></td></tr></table>		TEXT	FORWARD REPO AGREEMENTS	6561													
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TEXT																	
6586																	
10. Not applicable																	

Schedule HC-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					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	
a. Futures contracts.....	1097587000	32509000	31854000	91230000	11.a.
	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	
b. Forward contracts.....	8843960000	3881670000	10449000	61715000	11.b.
c. Exchange-traded option contracts:					
	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	
(1) Written options	668670000	1014000	257787000	144755000	11.c.(1)
	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	
(2) Purchased options	673892000	3130000	256257000	133752000	11.c.(2)
d. Over-the-counter option contracts:					
	BHCK 8709	BHCK 8710	BHCK 8711	BHCK8712	
(1) Written options	3668574000	719443000	319564000	113332000	11.d.(1)
	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	
(2) Purchased options	3537339000	702829000	299523000	123219000	11.d.(2)
e. Swaps.....	44410810000	2533231000	108588000	372278000	11.e.
12. Total gross notional amount of derivative contracts held for trading					
	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	
	62809053000	7833771000	1284022000	1035214000	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading					
	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	
	91779000	40055000	0	5067000	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	
(1) Gross positive fair value.....	1550412000	188035000	57911000	45097000	14.a.(1)
	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	
(2) Gross negative fair value	1511586000	195934000	60448000	42431000	14.a.(2)
b. Contracts held for purposes other than trading:					
	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	
(1) Gross positive fair value.....	8357000	2872000	0	72000	14.b.(1)
	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	
(2) Gross negative fair value	1161000	1074000	0	1372000	14.b.(2)

Schedule HC-L—Continued

Item 15 is to be completed only by bank holding companies 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				
	BHCK				BHCK				BHCK				BHCK				BHCK				
Dollar Amounts in Thousands																					
15. Over-the counter derivatives:																					
a. Net current credit exposure	G418	105823000	G419	347000	G420	2517000	G421	7199000	G422	60609000											15.a.
b. Fair value of collateral:																					
(1) Cash—U.S. dollar	G423	30557000	G424	1000	G425	11045000	G426	0	G427	4931000											15.b.(1)
(2) Cash—Other currencies	G428	55537000	G429	0	G430	624000	G431	0	G432	2591000											15.b.(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0											15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities	G438	1253000	G439	0	G440	1380000	G441	0	G442	4754000											15.b.(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0											15.b.(5)
(6) Equity securities	G448	1000	G449	0	G450	0	G451	0	G452	407000											15.b.(6)
(7) All other collateral	G453	5412000	G454	0	G455	108000	G456	0	G457	2690000											15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	G458	92760000	G459	1000	G460	13157000	G461	0	G462	15373000											15.b.(8)

1. The \$10 billion asset size test is generally based on the total assets reported as of June 30, 2009.

Schedule HC-M—Memoranda

		Dollar Amounts in Thousands		BHCK			
1.	Total number of bank holding company common shares outstanding.....	NUMBER (UNROUNDED)					
		3459	3925848244				
2.	Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6555	68819000				
3.	Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6556	92185000				
4.	Other assets acquired in satisfaction of debts previously contracted	6557	435000				
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288	144264000				
6.	Assets covered by loss-sharing agreements with the FDIC:						
a.	Loans and leases (included in Schedule HC, items 4.a and 4.b)	J452	0				
b.	Other real estate owned (included in Schedule HC, item 7)	J453	0				
c.	Debt Securities (included in Schedule HC, items 2.a and 2.b)	J461	0				
d.	Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0				
7.	Not applicable						
8.	Has the bank holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for yes; enter "0" for no).....	BHCK		C251	0		
9.	Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "0" for no).....	BHCK		6689	0		
10.	Not applicable						
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10)? Bank holding companies must not leave blank or enter "N/A." The bank holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.....	BHCK		6416	1		
		TEXT					
		6428					
	Name of bank holding company official verifying FR Y-10 reporting (Please type or print)	Area Code and Phone Number (TEXT 9009)					
12.	Intangible assets other than goodwill:	BHCK					
a.	Mortgage servicing assets.....	3164	10305000				
	(1) Estimated fair value of mortgage servicing assets.....	6438	10305000				
b.	Purchased credit card relationships and nonmortgage servicing assets	B026	974000				
c.	All other identifiable intangible assets	5507	3008000				
		bhct					
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	0426	14287000				
13.	Other real estate owned.....	2150	3511000				
14.	Other borrowed money:	BHCK					
a.	Commercial paper.....	2309	38611000				
b.	Other borrowed money with a remaining maturity of one year or less.....	2332	107845000				
c.	Other borrowed money with a remaining maturity of more than one year	2333	219101000				
		bhct					
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	3190	365557000				
15.	Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for yes; enter "0" for no)	BHCK		B569	1		
16.	Assets under management in proprietary mutual funds and annuities	BHCK		B570	712499000		

Schedule HC-M—Continued

The following two questions (items 17 and 18) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). See the line item instructions for further details.

17. Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4 (c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? **(Enter "1" for yes; enter "0" for no)**.....

BHCK	
C161	1

17.

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip item 18 and proceed to items 19.a and 19.b below. If the answer to item 17 is yes, proceed to item 18.

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the bank holding company's consolidated Tier 1 capital as of the report date? **(Enter "1" for yes; enter "0" for no)**.....

BHCK	
C159	1

18.

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a. and 19.b. below.

Items 19.a. and 19.b. are to be completed by all bank holding companies that are not required to file the FR Y-12.

19. a. Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? **(Enter "1" for yes; enter "0" for no)**.....

BHCK	
C700	

19.a.

b. Does the bank holding company manage any nonfinancial equity investments for the benefit of others? **(Enter "1" for yes; enter "0" for no)**.....

C701	
------	--

19.b.

Memoranda items 20 and 21 are to be completed only by bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

Dollar Amounts in Thousands	BHCK			
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:				
a. Net assets	C252	364398000		20.a.
b. Balances due from related institutions:				
(1) Due from the bank holding company (parent company only), gross.....	4832	0		20.b.(1)
(2) Due from subsidiary banks of the bank holding company, gross.....	4833	32721000		20.b.(2)
(3) Due from nonbank subsidiaries of the bank holding company, gross.....	4834	2626000		20.b.(3)
c. Balances due to related institutions:				
(1) Due to bank holding company (parent company only), gross.....	5041	30977000		20.c.(1)
(2) Due to subsidiary banks of the bank holding company, gross.....	5043	46608000		20.c.(2)
(3) Due to nonbank subsidiaries of the bank holding company, gross.....	5045	10785000		20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors.....	5047	10330000		20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act.....	C253	671000		21.

Schedule HC-M—Continued

Memoranda item 22 is to be completed by bank holding companies with total assets of \$30 billion or more.

22. Address (URL) for the reporting bank holding company's web page that displays risk disclosures, including those about credit and market risk. (Example: www.examplebhc.com/riskdisclosures)

TEXT
C497 [http:// INVESTR . SHAREHOLDER . COM}JPMORGANCHASE](http://INVESTOR.SHAREHOLDER.COM}JPMORGANCHASE) 22.

Memoranda items 23 and 24 are to be completed by all bank holding companies.

		Dollar Amounts in Thousands			
		BHCK			
23. Secured liabilities:					
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a)	F064		0	23.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	F065		114818000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:					
a.	Senior perpetual preferred stock or similar items.....	G234		0	24.a.
b.	Warrants to purchase common stock or similar items.....	G235		1250000	24.b.

Schedule HC-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		
	BHCK			BHCK			BHCK		
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	15000		F174	71000		F176	123000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	74000		F175	37000		F177	421000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	1000		3494	0		3495	4000	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	1739000		5399	1309000		5400	762000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens	C236	5330000		C237	15921000		C229	17993000	1.c.(2)(a)
(b) Secured by junior liens	C238	275000		C239	86000		C230	223000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	84000		3500	26000		3501	1332000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm non-residential properties	F178	53000		F180	1000		F182	332000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	68000		F181	0		F183	609000	1.e.(2)
f. In foreign offices	B572	0		B573	0		B574	3000	1.f.
2. Loans to depository institutions and acceptances of other banks:									
a. U.S. banks and other U.S. depository institutions	5377	0		5378	0		5379	0	2.a.
b. Foreign banks.....	5380	5000		5381	0		5382	44000	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	0		1597	0		1583	6000	3.
4. Commercial and industrial loans	1606	979000		1607	302000		1608	2864000	4.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B575	2727000		B576	3030000		B577	2000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	1101000		B579	626000		B580	200000	5.b.
6. Loans to foreign governments and official institutions	5389	0		5390	0		5391	0	6.
7. All other loans	5459	387000		5460	58000		5461	888000	7.
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0		F167	0		F168	0	8.a.
b. All other leases.....	F169	0		F170	0		F171	25000	8.b.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	BHCK			BHCK			BHCK			
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505		0	3506		0	3507		256000	9.
10. TOTAL (sum of items 1 through 9).....	5524		12838000	5525		21467000	5526		26087000	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements).....	5612		1357000	5613		658000	5614		10367000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	5615		935000	5616		644000	5617		1054000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	C866		399000	C867		0	C868		9230000	11.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			
	BHCK			BHCK			BHCK			
1. Restructured loans and leases included in items 1 through 8 above (and not reported in Schedule HC-C, memoranda item 1)										
a. Loans secured by 1-4 family residential properties in domestic offices.....	F661		1369000	F662		2915000	F663		3148000	M.1.a.
b. Other loans and all other leases (exclude loans to individuals for household, family, and other personal expenditures).....	1658		7000	1659		0	1661		902000	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558		73000	6559		7000	6560		58000	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508		132000	1912		57000	1913		1080000	M.3.
4. Not applicable										
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)										
a. Loans and leases held for sale.....	C240		1000	C241		1000	C226		261000	M.5.a.
b. Loans measured at fair value:										
(1) Fair value.....	F664		0	F665		0	F666		148000	M.5.b.(1)
(2) Unpaid principal balance.....	F667		0	F668		0	F669		983000	M.5.b.(2)

Schedule HC-N—Continued

MEMORANDA—Continued

Item 6 is to be reported only by bank holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

Dollar Amounts in Thousands	BHCK				BHCK			
6. Derivative contracts:								
Fair value of amounts carried as assets	3529			0	3530			0

M.6.

Dollar Amounts in Thousands	BHCK			
7. Additions to nonaccrual assets during the quarter	C410		6051000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411		506000	M.8.

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

Schedule HC-P is to be completed by (1) all bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies 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			
		BHCK			
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:²					
a.	Closed-end first liens.....	F066	18147000		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.....					
		BHDM			
		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.....					
		BHCK			
		F068	39795000		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.....					
		BHDM			
		F672	0		2.c.(1)
	(2) Principal amount funded under the lines of credit.....	F673	0		2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:					
a. Closed-end first liens.....					
		BHCK			
		F070	40222000		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.....					
		BHDM			
		F674	0		3.c.(1)
	(2) Principal amount funded under the lines of credit.....	F675	0		3.c.(2)
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule HC, item 4.a):					
a. Closed-end first liens.....					
		BHCK			
		F072	432000		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.....					
		BHDM			
		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 HI, items 5.f, 5.g, and 5.i):					
a. Closed-end 1-4 family residential mortgage loans.....					
		BHCK			
		F184	94000		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....					
		BHDM			
		F560	0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:					
a. Closed-end first liens.....					
		BHCK			
		F678	640000		6.a.
b.	Closed-end junior liens.....	F679	0		6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....					
		BHDM			
		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 as of June 30, 2009.
2. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

Schedule HC-Q is to be completed by all bank holding companies.

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC				(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			
	BHCK				BHCK				BHCK				BHCK							
ASSETS	bhcy																			
1. Available-for-sale securities	1773	337277000	G474	0	G475	146080000	G476	176719000	G477	14478000										1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK																			
	G478	35293000	G479	0	G480	0	G481	35293000	G482	0										2.
3. Loans and leases held for sale	G483	154000	G484	0	G485	0	G486	0	G487	154000										3.
4. Loans and leases held for investment.....	G488	1292000	G489	0	G490	0	G491	489000	G492	803000										4.
5. Trading assets:	bhct																			
a. Derivative assets	3543	97293000	G493	1893392000	G494	2980000	G495	1943944000	G496	43761000										5.a.
b. Other trading assets	BHCK																			
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	G497	378222000	G498	0	G499	184902000	G500	157042000	G501	36278000										5.b.
	F240	0	F684	0	F692	0	F241	0	F242	0										5.b.(1)
6. All other assets.....	G391	34166000	G392	0	G395	6916000	G396	4030000	G804	23220000										6.
7. Total assets measured at fair value on a recurring basis	G502	883697000	G503	1893392000	G504	340878000	G505	2317517000	G506	118694000										7.
LIABILITIES																				
8. Deposits.....	F252	4788000	F686	0	F694	0	F253	3906000	F254	882000										8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	6200000	G508	0	G509	0	G510	6200000	G511	0										9.
10. Trading liabilities:	bhct																			
a. Derivative liabilities	3547	74902000	G512	1870689000	G513	2557000	G514	1907936000	G515	35098000										10.a.
b. Other trading liabilities.....	G516	82919000	G517	0	G518	63148000	G519	19747000	G520	24000										10.b.
11. Other borrowed money	G521	54559000	G522	0	G523	0	G524	37856000	G525	16703000										11.
12. Subordinated notes and debentures.....	G526	125000	G527	0	G528	0	G529	125000	G530	0										12.
13. All other liabilities	G805	341000	G806	0	G807	0	G808	1000	G809	340000										13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	223834000	G532	1870689000	G533	65705000	G534	1975771000	G535	53047000										14.

Schedule HC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule HC				(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			
	BHCK				BHCK				BHCK				BHCK				BHCK			
Dollar Amounts in Thousands																				
Memoranda																				
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25% of item 6):																				
a.	Mortgage servicing assets.....	G536	10305000	G537	0	G538	0	G539	0	G540	10305000	M.1.a.								
b.	Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.								
c.	<small>BHTX</small> G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.								
d.	<small>BHTX</small> G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.								
e.	<small>BHTX</small> G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.								
f.	<small>BHTX</small> G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.								
2. All other liabilities (itemize and describe amounts included in Schedule HC-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.								
c.	<small>BHTX</small> G571 ACCOUNTS PAYABLE	G571	341000	G572	0	G573	0	G574	1000	G575	340000	M.2.c.								
d.	<small>BHTX</small> G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.								
e.	<small>BHTX</small> G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.								
f.	<small>BHTX</small> G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.								

Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis.

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C.I.	<input type="checkbox"/>

		Dollar Amounts in Thousands			
		BHCX			
Tier 1 capital					
1.	Total bank holding company equity capital (from Schedule HC, item 27.a)	3210	17383	0000	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).....	BHCK			
		8434	4727	0000	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	-1811	0000	4.
5.	LESS: Nonqualifying perpetual preferred stock	B588		0	5.
6.	a. Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	G214		2000	6.a.
	b. Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) ² ...	G215	2073	7000	6.b.
	c. Qualifying mandatory convertible preferred securities of internationally active bank holding companies	G216		0	6.c.
7.	a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	4908	7000	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 holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	F264	1253	0000	7.b.
8.	Subtotal (sum of items 1, 6.a., 6.b., and 6.c., less items 2, 3, 4, 5, 7.a, and 7.b)	C227	14131	3000	8.
9.	a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	764	0000	9.a.
	b. LESS: Disallowed deferred tax assets	5610		0	9.b.
10.	Other additions to (deductions from) Tier 1 capital	B592	-1168	0000	10.
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	13938	1000	11.
Tier 2 capital					
12.	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements ² (except Class B noncontrolling (minority) interest) not includible in items 6.b. or 6.c.	G217	2666	3000	12.
13.	Cumulative perpetual preferred stock included in item 5 and Class B noncontrolling (minority) interest not included in 6.b., but includible in Tier 2 capital	G218		0	13.
14.	Allowance for loan and lease losses includible in Tier 2 capital	5310	1493	8000	14.
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	72	0000	15.
16.	Other Tier 2 capital components	B594	-314	0000	16.
17.	Tier 2 capital (sum of items 12 through 16).....	5311	4135	9000	17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17).....	8275	4135	9000	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	18074	0000	21.
Total assets for leverage ratio					
22.	Average total assets (from Schedule HC-K, item 5)	bhct	3368	203404	3000
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	4908	7000	23.
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) ..	B591	764	0000	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.....	BHCK	B596	8713	0000
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	19754	79000	27.
28.–30. Not applicable					
		BHCK	Percentage		
31.	Tier 1 leverage ratio (item 11 divided by item 27)	7204	7.06	%	31.
32.	Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	11.91	%	32.
33.	Total risk-based capital ratio (item 21 divided by item 62)	7205	15.45	%	33.

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

2. Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, trust preferred securities issued by consolidated special purpose entities, and Class B and Class C noncontrolling (minority) interests that qualify as Tier 1 capital.

Schedule HC-R—Continued

Bank holding companies 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 HC-R, each bank holding company should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank holding company 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).

													C000																	
													◀																	
	(Column A) Totals (from Schedule HC)	(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																														
Balance Sheet Asset Categories																														
													BHCE			BHC0			BHC2			BHC5			BHC9					
34. Cash and due from depository institutions (column A equals the sum of Schedule HC, items 1.a, 1.b.(1) and 1.b.(2)).....													BHCK 0010																	
													60474000			0			33232000			26243000			999000					
													bhcx 1754																	
35. Held-to-maturity securities													19000			0			0			19000			0					
													bhcx 1773																	
36. Available-for-sale securities													337277000			7245000			107441000			202598000			8174000			11819000		
37. Federal funds sold and securities purchased under agreements to resell.....													BHCK C225																	
													362755000						305872000			46208000			10675000					
													bhct 5369																	
38. Loans and leases held for sale													1923000			0			0			93000			428000			1402000		
													bhct B528																	
39. Loans and leases, net of unearned income													715644000			424000			15689000			59057000			148965000			491509000		
													bhcx 3123																	
40. LESS: Allowance for loan and lease losses													34161000			34161000														
													bhcx 3545																	
41. Trading assets.....													475515000			475515000			0			0			0			0		
													BHCK B639																	
42. All other assets ¹													222149000			59124000			26951000			19105000			334000			116635000		
													bhct 2170																	
43. Total assets (sum of items 34 through 42)													2141595000			508147000			489185000			353323000			157901000			633039000		

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

Schedule HC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹	(Column C)	(Column D)	(Column E)	(Column F)				
				Allocation by Risk Weight Category							
				0%	20%	50%	100%				
Dollar Amounts in Thousands											
Derivatives and Off-Balance Sheet Items	BHCK B546		BHCE	BHC0	BHC2	BHC5	BHC9				
44. Financial standby letters of credit.....	111564000	1.00 or 12.5 ²	111564000	9963000	27888000	5150000	68563000	44.			
45. Performance standby letters of credit	bhct 6570										
	10258000	.50	5129000	146000	2145000	9000	2829000	45.			
46. Commercial and similar letters of credit	bhct 3411										
	6800000	.20	1360000	503000	479000	20000	358000	46.			
47. Risk participations in bankers acceptances acquired by the reporting institution	BHCK 3429										
	0	1.00	0	0	0		0	47.			
	bhct 3433										
48. Securities lent.....	202544000	1.00	202544000	143561000	50633000	0	8350000	48.			
49. Retained recourse on small business obligations sold with recourse.....	bhct A250										
	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.....	BHCK B541										
	796000	12.5 ³	5156000				5156000	50.			
51. All other financial assets sold with recourse	BHCK B675										
	2059000	1.00	2059000	0	0	827000	1232000	51.			
52. All other off-balance sheet liabilities.....	BHCK B681										
	117295000	1.00	117295000	116672000	576000	0	47000	52.			
53. Unused commitments:											
a. With an original maturity exceeding one year	BHCK 6572										
	140017000	.50	70008500	244500	6452000	3328000	59984000	53.a.			
b. With an original maturity of one year or less to asset-backed commercial paper conduits	BHCK G591										
	900000	.10	90000	0	90000	0	0	53.b.			
54. Derivative contracts.....			BHCE A167								
			373341000	9556000	211798000	151987000		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.

Schedule HC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
Allocation by Risk Weight Category					
	0%	20%	50%	100%	
Dollar Amounts in Thousands					
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....	BHCK B696 769830500	BHCK B697 653384000	BHCK B698 319222000	BHCK B699 779558000	55.
56. Risk weight factor.....	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	BHCK B700 0	BHCK B701 130676800	BHCK B702 159611000	BHCK B703 779558000	57.
58. Market risk equivalent assets.....				BHCK 1651 120408000	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)				BHCK B704 1190253800	59.
60. LESS: Excess allowance for loan and lease losses.....				BHCK A222 20096000	60.
61. LESS: Allocated transfer risk reserve.....				BHCK 3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....				BHCK A223 1170157800	62.

Schedule HC-R—Continued

MEMORANDA

		Dollar Amounts in Thousands				BHCK				
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards						8764		176495000		M.1.
		With a remaining maturity of								
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years				
		Dollar Amounts in Thousands				BHCK	Tril			
2. Notional principal amounts of derivative contracts: ¹										
a. Interest rate contracts	3809	37330212000	8766	10152313000	8767		7038402000		M.2.a.	
b. Foreign exchange contracts	3812	5232826000	8769	884612000	8770		335700000		M.2.b.	
c. Gold contracts	8771	73352000	8772	24601000	8773		978000		M.2.c.	
d. Other precious metals contracts	8774	9045000	8775	770000	8776		2000		M.2.d.	
e. Other commodity contracts	8777	270912000	8778	164662000	8779		12890000		M.2.e.	
f. Equity derivative contracts	A000	241110000	A001	131509000	A002		45941000		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	172947000	G598	1156480000	G599		388352000		M.2.g.(1)	
(2) Subinvestment grade	G600	169243000	G601	682257000	G602		225543000		M.2.g.(2)	
		Dollar Amounts in Thousands				BHCK				
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:										
a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	5479						7800000		M.3.a.	
b. Not applicable.										
c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities) (included in Schedule HC, item 27.b)	C498						0		M.3.c.	
d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 27.b)	A507						0		M.3.d.	
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 26.c)		2771					0		M.4.	
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 26.c):										
a. In the form of perpetual preferred stock	5483						0		M.5.a.	
b. In the form of common stock	5484						7640000		M.5.b.	

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

Schedule HC-R—Continued

MEMORANDA—Continued

		Dollar Amounts in Thousands			
6. Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58)	BHCK				
	F031		94248000		M.6.
7. Not applicable					
8. Restricted core capital elements included in Tier 1 capital:					
a. Qualifying Class B noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G219		0		M.8.a
b. Qualifying Class C noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G220		128000		M.8.b.
c. Qualifying cumulative perpetual preferred stock (included in Schedule HC, item 27.a)	5990		0		M.8.c.
d. Qualifying trust preferred securities ² (included in Schedule HC, item 19.b)	C502		20609000		M.8.d.
9. Goodwill net of any associated deferred tax liability	G221		46771000		M.9.
10. Ratio of qualifying restricted core capital elements to total core capital elements less (goodwill net of any associated deferred tax liability)	BHCK	Percentage			
	G222		14.31 %		M.10.

2. Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, and trust preferred securities issued by consolidated special purpose entities, that qualify as Tier 1 capital.

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

							C000
							◀
							C000
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands							
Securitization Activities							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	BHCK B705 206779000	BHCK B706 226000	BHCK B707 0	BHCK B708 119000	BHCK B709 3000	BHCK B710 8521000	BHCK B711 59186000
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 HC-B, HC-D, or HC-F)	BHCK B712 20000	BHCK B713 0	BHCK B714 0	BHCK B715 0	BHCK B716 0	BHCK B717 0	BHCK B718 46000
b. Subordinated securities and other residual interests	BHCK C393 75000	BHCK C394 0	BHCK C395 0	BHCK C396 0	BHCK C397 3000	BHCK C398 36000	BHCK C399 2468000
c. Standby letters of credit and other enhancements.....	BHCK C400 3000	BHCK C401 0	BHCK C402 0	BHCK C403 0	BHCK C404 0	BHCK C405 0	BHCK C406 0
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1	BHCK B726 0	BHCK B727 0	BHCK B728 0	BHCK B729 0	BHCK B730 0	BHCK B731 0	BHCK B732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	BHCK B733 13416000	BHCK B734 14000	BHCK B735 0	BHCK B736 4000	BHCK B737 0	BHCK B738 0	BHCK B739 744000
b. 90 days or more past due.....	BHCK B740 58456000	BHCK B741 22000	BHCK B742 0	BHCK B743 1000	BHCK B744 0	BHCK B745 0	BHCK B746 4863000
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	BHCK B747 7020000	BHCK B748 50000	BHCK B749 0	BHCK B750 3000	BHCK B751 0	BHCK B752 0	BHCK B753 298000
b. Recoveries	BHCK B754 10000	BHCK B755 0	BHCK B756 0	BHCK B757 0	BHCK B758 0	BHCK B759 0	BHCK B760 0

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands							
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in HC-B)	BHCK B761	BHCK B762	BHCK B763				
	0	0	0				
b. Loans (included in HC-C)	BHCK B500	BHCK B501	BHCK B502				
	0	0	0				
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due	BHCK B764	BHCK B765	BHCK B766				
	0	0	0				
b. 90 days or more past due	BHCK B767	BHCK B768	BHCK B769				
	0	0	0				
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs	BHCK B770	BHCK B771	BHCK B772				
	0	0	0				
b. Recoveries	BHCK B773	BHCK B774	BHCK B775				
	0	0	0				
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	BHCK B776	BHCK B777	BHCK B778	BHCK B779	BHCK B780	BHCK B781	BHCK B782
	6476000	1000	1385000	44000	2429000	8772000	5790000
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures	BHCK B783	BHCK B784	BHCK B785	BHCK B786	BHCK B787	BHCK B788	BHCK B789
	320000	0	0	0	0	63000	18000
Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	BHCK B790	BHCK B791	BHCK B792	BHCK B793	BHCK B794	BHCK B795	BHCK B796
	27521000	0	0	0	0	0	8509000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	BHCK B797	BHCK B798	BHCK B799	BHCK B800	BHCK B801	BHCK B802	BHCK B803
	768000	0	0	0	0	0	1208000

Schedule HC-S—Continued

MEMORANDA

		Dollar Amounts in Thousands			
		BHCK			
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance		A249		0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date		A250		0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804		70970000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805		918640000	M.2.b.
c. Other financial assets ¹		A591		283417000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		F699		55340000	M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company		B806		6180000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions		B807		10000	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company		B808		35484000	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions		B809		2016000	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) ²		C407		0	M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 2. Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Notes to the Balance Sheet—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

		Dollar Amounts in Thousands			BHBC			
1.	Average loans and leases (net of unearned income).....	3516						1.
2.	Average earning assets	3402						2.
3.	Average total consolidated assets	3368						3.
4.	Average equity capital.....	3519						4.

Notes to the Balance Sheet—Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK			
0000 Sch. HC, item 16, New loan to holding company's ESOP guaranteed by bank holding company				
	0000			750

Notes to the Balance Sheet—Other

		Dollar Amounts in Thousands			BHCK			
1.	Amount of excess restricted core capital elements included in Schedule HC-R, item 10.							1.
					G914		0	
2.	Amount of assets included in Schedule HC-R, item 43, Column B, that were booked on-balance-sheet on the implementation date as a result of the bank holding company's implementation of FAS 167				J463		0	2.
3.	Amount of ALLL recognized on the implementation date for assets that were booked on-balance-sheet as a result of the bank holding company's implementation of FAS 167				J537		0	3.
4.	5359 BEGINNING WITH THE QUARTER ENDED SEPTEMBER 30, 2010, JPMC IS NO LONGER MAKING ANY DEFERRALS ON HCR UNDER THE OPTIONAL TRANSITION MECHANISM ASSOCIATED WITH THE IMPLEMENTATION OF FAS 167.				5359		0	4.
5.	5360 HC-R MEMO 10 SHOULD BE 14.33 DUE TO \$124 MIL REPURCHASE OF STOCK TRADED IN 3Q10 BUT SETTLED IN 4Q10, WHICH IS REPORTED IN HC-R 10 & IN THE CALCULATION OF TOTAL CORE CAPITAL ELEMENTS.				5360		0	5.
6.	B027				B027		0	6.

Notes to the Balance Sheet—Other, Continued

TEXT		Dollar Amounts in Thousands	BHCK			
7.	B028					
			B028			0 7.
8.	B029					
			B029			0 8.
9.	B030					
			B030			0 9.
10.	B031					
			B031			0 10.
11.	B032					
			B032			0 11.
12.	B033					
			B033			0 12.
13.	B034					
			B034			0 13.
14.	B035					
			B035			0 14.
15.	B036					
			B036			0 15.
16.	B037					
			B037			0 16.
17.	B038					
			B038			0 17.
18.	B039					
			B039			0 18.
19.	B040					
			B040			0 19.
20.	B041					
			B041			0 20.