VERIBANC®, Inc., **Beyond 'CAMELS'**, Post Office Box 608, Greenville, RI 02828, 800-837-4226, FAX: 401-531-2290, www.veribanc.com

VERITREND REPORT

HOW TO USE THE VERITREND REPORT - This VERIBANC® Report contains sufficient information to assess major banking performance areas, including capital compliance with regulatory requirements, lending concentrations, asset quality and problem loans, interest income, overhead, growth and contingent liabilities.

For a quick overview, VERIBANC®'s KEY rating, operating Liability and Loan Management measures, provide summary ratings and other critical indicators of a bank's financial condition. VERIBANC®'s rating accuracy has been proven -- since 1981 more than 99 percent of all failing banks have fallen into VERIBANC®'s lower rating categories.

1. **Color Code** is a quick-look measure of an institution's condition based on its equity strength and profitability. Three color categories are used - green, yellow and red. The criteria used by VERIBANC® to determine the color assigned to a bank are as follows: **GREEN** - The bank's equity exceeds five percent of its assets and it was profitable during the most recent reporting quarter. Of the three color categories, this is the highest based on the criteria described. **YELLOW** - The bank's equity is between three and five percent of its assets or it did not make a profit during the most recent quarter. Both of these conditions may apply. If the bank had a net loss, the loss was not sufficient to erode a significant† portion of its equity. The item(s) that result in a yellow classification merit your attention. **RED** - The bank's equity is less than three percent of its assets or it incurred a significant net loss during the most recent quarter (or both). The items that result in a red classification deserve your close attention.

2. **VERIBANC®'s Star Classification** assigns each bank Three Stars (***), Two Stars (**), One Star (*) or No Stars (U). The star rating considers future trends and contingencies not accounted for in the color classification. The criteria used by VERIBANC® to determine the number of stars assigned to a bank are as follows: **THREE STARS** - An institution must meet the following primary conditions: equity which exceeds five percent of assets, equity as a percentage of assets after deducting problem loans, securities and derivatives contracts in excess of its loan loss reserves must not fall significantly below five percent and the institution must have positive net income for the indicated reporting quarter. An institution (where applicable) must also satisfy all three regulatory capital requirements (see below) and not have any recent serious regulatory sanctions against them. If the institution is a one-bank holding company, neither the holding company nor its member bank has been subject to a recent serious regulatory sanction. In addition, insider lending as a percentage of equity must not be substantial. If the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary to receive at least a Two Stars rating. An institution may only have two or fewer volatile periods of asset growth/shrinkage over the past ten quarters. Problem investments also include securities being held to maturity that, if sold, would realize less than their cost. **TWO STARS** - An institution meets any two of the three primary conditions for the Three Stars category and has equity that exceeds its unreserved problem loans, securities and derivatives contracts. If the institution had a net loss during the most recent reporting quarter, the loss was not significant. An institution (where applicable) must also satisfy all three regulatory capital requirements (see below) and not have any recent serious regulatory sanctions against them. If the institution is a one-bank holding company, neither the holding company nor its member bank has been subject to a recent serious regulatory sanction. Additionally, if the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary for the group to receive at least a Two Stars rating. A Two Stars rating is applied to an institution that has three volatile periods of asset growth/shrinkage over the past ten quarters. For institutions (where applicable) that have held-to-maturity securities investments with a current market value that is less than their cost, that difference must not exceed equity. **ONE STAR** - An institution meets at least one of the primary conditions required for the Three Stars category, reports equity which exceeds three percent of assets and also exceeds unreserved problem loans, securities and derivatives contracts. If the institution had a net loss during the indicated reporting quarter, the loss was not significant. Moreover, the institution (where applicable) meets at least two of the three federal capital requirements for tier one (core) capital and total capital as a percentage of risk weighted assets and tier one capital as a percentage of average assets. An institution may receive no higher than a One Star rating if it has been subject to a serious regulatory sanction. A one-bank holding company may receive no higher than a One Star rating if the holding company has been subject to a recent serious regulatory sanction. Moreover, if all of the banks in its holding company, taken together as if they were a single bank, receive a One Star or No Stars ("U") rating, the bank may not receive a higher rating than One Star. A One Star rating is assigned if an institution has four or more volatile periods of asset growth/shrinkage over the past ten quarters. Also, an institution (where applicable) may receive a One Star rating if, absent other reasons for downrating as stated above, the difference between cost and current market value of its held-to-maturity securities investments exceeds the institution's equity. **NO STARS** ("U") - The institution does not meet the criteria above.

3. **PEER GROUP COMPARISONS –** The peer group is custom-tuned to the bank featured in the report by selecting, from all of the banks (by asset size) in the US, the 50 banks immediately larger and the 50 that are immediately smaller than the subject bank. For banks that are too large (or too small) to permit this selection, the peer group is taken to the 100 largest (or smallest) banks in the country. The "Peer Rank" column indicates the position or rank (1 to 100) of the selected bank as compared with its peers. A bank with a rank of "1" means it had the highest (or lowest) value for the associated quantity – for instance, "Return on Assets (ROA)" – while a higher value is more favorable than a lower one, "Excess Problem Loans/Equity" – a lower value is more favorable than a higher one.

4. **FDIC CAPITAL CATEGORY** Section XII.7 - The Federal Deposit Insurance Corporation (FDIC) classifies banks as well capitalized ("W"), Adequately Capitalized ("A"), Undercapitalized ("UC"), Significantly Undercapitalized ("SU") and Critically Undercapitalized ("CU").

† A loss is considered significant when it is large enough to be, if continued, a threat to the institution's solvency within one year. VERIBANC® has no way to know whether or not losses at an institution will continue.

VERITREND REPORT

ABILITY TO ABSORB LOSSES - Even the strongest, most conservative banks may encounter unanticipated circumstances that temporarily impair their earnings. However, no company can withstand continuing heavy losses. The ability to survive a short-term loss depends on the amount of reserves held for such a contingency and the magnitude of the loss when compared with the bank's equity capital "cushion."

1. Excess Problem Loans, Securities and Derivatives Contracts/Equity. Excess problem items are evaluated by subtracting "Loan Loss Reserves" from the total of problem loans, problem debt securities and delinquent derivatives contracts net of any amounts that are government guaranteed, then expressing the difference as a percentage of equity. Higher ratios indicate there is less equity to absorb potential losses that might result from acknowledged portfolio and off-balance sheet weaknesses. Lower ratios indicate there is more equity protection against losses. **2. Equity/Assets** measures the loss absorbing cushion provided by the bank's shareholders. Banks with low equity ratios have transferred more risk to uninsured depositors, the FDIC, other creditors, and U.S. taxpayers. Stockholders have more money at risk in banks having higher equity ratios. Thus, the stockholders have more incentive to assure that the institution is being conservatively managed when they have invested more of their own capital. **3. Return on Assets** is net income for the quarter, multiplied by four, as a percentage of quarter's end assets. Banks with higher ratios have more capacity to increase their capital, pay dividends, or raise additional capital by issuing more stock**.**

IDENTIFYING TRENDS

The safety and condition of banks operating in today's high risk environment can deteriorate rapidly. Changing economic conditions can buffet an institution with little warning. VERIBANC®'s research shows that the earnings performance of the most recent quarter -- especially when compared with prior quarters -- provides one of the best indicators of bank safety.

Income and expense information is presented in items I.4.a., II.3., II.6., and section III. In addition, growth rates (positive or negative) are presented in section XIII. to further identify adverse or favorable trends.

The Lending portfolio in section IV. provides a detailed view into the institution's preferred loan categories as well as the appetite for risk of the bank's management. In general, Commercial Real Estate backed loans have a higher risk associated with them than home mortgages (One to Four Family Residential Units).

Details of Problem Loans, Securities, and Derivatives, section V. shows a breakout of loans that may be written off, by category, as well as the amount of loans the bank was willing to renegotiate on the original terms and/or interest rate. In conjunction with section XI., REAL ESTATE HOLDINGS, these two sections give a broad picture of the challenges the bank has been facing.

IF YOU HAVE ANY QUESTIONS REGARDING THE INFORMATION PROVIDED IN THE VERITREND REPORT . . . please do not hesitate to call us at 800-442-2657.

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VERIBANC®, Inc., Beyond 'CAMELS' Post Office Box 608, Greenville, Rhode Island 02828 1-800-837-4226 (1-800-VERIBANc)

VERITREND REPORT For: JPMORGAN CHASE BANK NA (FDIC#: 628), COLUMBUS, OH

Amounts in Thousands ($000) Quarter Ending	06/30/2014	Peer	03/31/2014	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012	12/31/2011	09/30/2011
Data Release Date	08/29/2014	Rank	05/30/2014	02/28/2014	11/30/2013	08/30/2013	05/31/2013	02/28/2013	11/29/2012	08/30/2012	06/01/2012	02/29/2012	11/25/2011
I. OVERALL OPERATIONS (Peer Group by asset size 12,141,114 to 2,002,047,000)													
1. VERIBANC's Color Code and Star Classification	GREEN/*		GREEN/*	GREEN/*	GREEN/*	GREEN/*	GREEN/*	GREEN/*	GREEN/*	GREEN/*	GREEN/*	GREEN/*	GREEN/*
a. Ratings Effective Date	11/07/2014		08/01/2014	04/30/2014	02/04/2014	10/31/2013	07/31/2013	05/01/2013	01/31/2013	10/31/2012	08/10/2012	05/24/2012	02/21/2012
2. Total Assets	$2,002,047,000		$1,970,450,000	$1,945,467,000	$1,989,875,000	$1,947,794,000	$1,948,150,000	$1,896,773,000	$1,850,218,000	$1,812,837,000	$1,842,735,000	$1,811,678,000	$1,826,387,000
3. Total Equity Capital	$179,820,000	2	$173,854,000	$169,333,000	$154,608,000	$151,493,000	$149,870,000	$146,280,000	$142,630,000	$136,357,000	$134,305,000	$130,955,000	$129,215,000
4. Net Income for the Entire Past Year	$13,382,000		$13,457,000	$15,452,000	$14,336,000	$18,032,000	$15,544,000	$13,967,000	$12,824,000	$13,008,000	$13,429,000	$12,459,000	$12,455,000
a. Quarterly Net Income, Annualized	$19,468,000	2	$13,056,000	$19,400,000	$1,608,000	$19,804,000	$20,996,000	$14,936,000	$16,392,000	$9,852,000	$14,688,000	$10,364,000	$17,128,000
5. Quarterly Net Income Before Extraordinary Items, Annualized	$19,468,000		$13,056,000	$19,400,000	$1,608,000	$19,804,000	$20,996,000	$14,936,000	$16,392,000	$9,852,000	$14,688,000	$10,364,000	$17,128,000
6. Total Loans	$644,134,000	3	$630,410,000	$632,482,000	$624,045,000	$619,838,000	$624,532,000	$625,914,000	$610,047,000	$613,302,000	$604,968,000	$601,568,000	$577,386,000
7. Total Deposits	$1,368,272,000	1	$1,335,066,000	$1,326,036,000	$1,329,877,000	$1,249,452,000	$1,279,593,000	$1,246,327,000	$1,186,729,000	$1,162,998,000	$1,188,468,000	$1,190,738,000	$1,171,148,000
8. Insider Loans	$1,418,000	101	$1,419,000	$1,477,000	$1,483,000	$1,484,000	$1,509,000	$1,516,000	$1,533,000	$1,555,000	$1,567,000	$1,576,000	$1,571,000
9. Number of Major Borrowers Who Are Insiders	4		4	4	4	4	5	7	8	8	10	10	11
10. Liquid Assets	$1,202,741,000		$1,169,670,000	$1,154,427,000	$1,225,531,000	$1,188,780,000	$1,207,049,000	$1,157,996,000	$1,114,366,000	$1,052,523,000	$1,096,478,000	$1,079,310,000	$1,093,190,000
11. Total Problem Loans, Securities and Derivatives Contracts	$23,993,000	99	$25,071,000	$25,416,000	$26,053,000	$28,632,000	$30,265,000	$30,311,000	$31,342,000	$32,105,000	$48,115,000	$47,414,000	$48,016,000
II. KEY OPERATING MEASURES													
1. Excess Problem Loans, Securities & Derivatives Contracts as a % of Equity	6.46%	82	7.01%	7.25%	7.71%	8.59%	9.25%	8.97%	9.33%	9.61%	20.63%	19.78%	20.31%
2. Equity as a Percentage of Assets	8.98%	87	8.82%	8.70%	7.77%	7.78%	7.69%	7.71%	7.71%	7.52%	7.29%	7.23%	7.07%
3. Profitability, Quarterly R.O.A Annualized	0.97%	49	0.66%	1.00%	0.08%	1.02%	1.08%	0.79%	0.89%	0.54%	0.80%	0.57%	0.94%
4. Liquidity	87.90%	9	87.61%	87.06%	92.15%	95.14%	94.33%	92.91%	93.90%	90.50%	92.26%	90.64%	93.34%
5. Insider Loans as a Percentage of Equity	0.79%	63	0.82%	0.87%	0.96%	0.98%	1.01%	1.04%	1.07%	1.14%	1.17%	1.20%	1.22%
6. Percentage of Equity Lost During Quarter	0.00%	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
III. OPERATING EFFICIENCY													
1. Total Interest Income as a % of Average Assets	2.00%	89	1.98%	2.03%	2.00%	1.99%	2.08%	2.11%	2.19%	2.29%	2.39%	2.41%	2.47%
2. Total Interest Expense as a % of Average Assets	0.24%	43	0.24%	0.27%	0.28%	0.30%	0.30%	0.30%	0.32%	0.36%	0.36%	0.37%	0.46%
3. Net Interest Income (Margin) as a % of Average Assets	1.77%	89	1.74%	1.76%	1.72%	1.69%	1.78%	1.82%	1.87%	1.93%	2.03%	2.04%	2.01%
4. Total Overhead Expense as a % of Average Assets	2.63%	49	2.52%	1.97%	3.45%	2.54%	2.62%	2.77%	2.76%	2.70%	3.47%	2.61%	2.89%
5. Noninterest Income as a % of Average Assets	2.20%	16	1.82%	1.75%	1.77%	2.26%	2.20%	1.92%	2.18%	1.28%	2.41%	1.54%	2.35%
6. Net Overhead Expense as a % of Average Assets	0.43%	18	0.71%	0.22%	1.68%	0.28%	0.42%	0.85%	0.58%	1.42%	1.06%	1.07%	0.55%

VERITREND REPORT For: JPMORGAN CHASE BANK NA (FDIC#: 628), COLUMBUS, OH

Amounts in Thousands ($000) — Quarter Ending	06/30/2014	Peer	03/31/2014	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012	12/31/2011	09/30/2011
Data Release Date	08/29/2014	Rank	05/30/2014	02/28/2014	11/30/2013	08/30/2013	05/31/2013	02/28/2013	11/29/2012	08/30/2012	06/01/2012	02/29/2012	11/25/2011
IV. LENDING CATEGORIES													
1. Commercial and Industrial Loans, Total	$126,360,000		$123,200,000	$124,503,000	$125,218,000	$132,589,000	$135,599,000	$133,825,000	$125,659,000	$124,547,000	$120,976,000	$115,243,000	$102,961,000
a. To U.S. Borrowers	$92,958,000		$91,853,000	$93,577,000	$88,188,000	$88,570,000	$91,373,000	$91,345,000	$84,016,000	$84,581,000	$80,254,000	$77,459,000	$72,979,000
b. To Foreign Borrowers	$33,402,000		$31,347,000	$30,926,000	$37,030,000	$44,019,000	$44,226,000	$42,480,000	$41,643,000	$39,966,000	$40,722,000	$37,784,000	$29,982,000
2. Real Estate Lending from Domestic Offices of The Bank	$279,353,000		$277,230,000	$276,228,000	$275,758,000	$272,385,000	$272,216,000	$274,548,000	$270,918,000	$274,687,000	$275,844,000	$277,075,000	$277,445,000
a. Construction and Land Development	$4,475,000		$4,293,000	$3,833,000	$4,090,000	$3,656,000	$3,546,000	$4,048,000	$4,266,000	$4,478,000	$4,714,000	$4,559,000	$4,660,000
b. Secured by Farmland	$250,000		$209,000	$211,000	$228,000	$275,000	$276,000	$219,000	$237,000	$258,000	$188,000	$188,000	$201,000
c. Secured by One to Four Family Residential Units	$203,262,000		$202,322,000	$200,142,000	$201,256,000	$200,353,000	$202,134,000	$204,674,000	$202,115,000	$206,836,000	$210,616,000	$214,455,000	$216,394,000
d. Secured by Multifamily (five or more) Properties	$47,049,000		$46,193,000	$45,090,000	$43,432,000	$41,472,000	$39,629,000	$38,721,000	$37,439,000	$35,922,000	$34,087,000	$33,388,000	$33,176,000
e. Secured by Nonfarm, Nonresidential Properties	$27,371,000		$27,171,000	$26,970,000	$26,770,000	$26,629,000	$26,631,000	$26,886,000	$26,861,000	$27,193,000	$26,239,000	$24,485,000	$23,014,000
3. Real Estate Lending from Foreign Offices of The Bank	$3,689,000		$3,608,000	$3,466,000	$3,257,000	$2,984,000	$2,329,000	$2,259,000	$2,053,000	$1,753,000	$2,278,000	$1,819,000	$1,552,000
4. Loans to Financial Institutions, Total	$22,395,000		$21,885,000	$22,090,000	$24,450,000	$25,414,000	$28,731,000	$24,131,000	$23,597,000	$26,229,000	$25,489,000	$28,211,000	$24,306,000
a. To Institutions in the U.S.	$3,190,000		$3,188,000	$3,157,000	$3,413,000	$3,206,000	$3,589,000	$3,247,000	$3,224,000	$3,251,000	$3,334,000	$2,983,000	$3,007,000
b. To Banks in Foreign Countries	$19,205,000		$18,697,000	$18,933,000	$21,037,000	$22,208,000	$25,142,000	$20,884,000	$20,373,000	$22,978,000	$22,155,000	$25,228,000	$21,299,000
5. Agricultural-Related Loans	$1,033,000		$947,000	$999,000	$1,064,000	$1,114,000	$1,007,000	$863,000	$886,000	$908,000	$933,000	$915,000	$890,000
6. Loans To Individuals for Household, Family and Other Personal Expenditures	$91,933,000		$89,194,000	$90,127,000	$87,535,000	$87,185,000	$85,887,000	$86,366,000	$86,605,000	$85,270,000	$84,345,000	$84,716,000	$83,159,000
a. Credit Cards	$26,691,000		$25,089,000	$26,189,000	$24,122,000	$23,649,000	$23,159,000	$24,104,000	$24,997,000	$24,337,000	$24,078,000	$25,304,000	$23,482,000
b. Auto Loans	$42,537,000		$41,948,000	$41,517,000	$41,150,000	$40,901,000	$40,329,000	$39,781,000	$40,000,000	$39,421,000	$39,452,000	$39,330,000	$39,807,000
c. Other Consumer Loans	$63,296,000		$61,702,000	$61,354,000	$60,307,000	$60,038,000	$59,719,000	$59,268,000	$59,073,000	$58,575,000	$58,165,000	$57,399,000	$57,824,000
7. Loans To Foreign Governments and Official Institutions	$1,062,000		$1,100,000	$1,031,000	$799,000	$774,000	$642,000	$108,000	$71,000	$90,000	$62,000	$83,000	$94,000
8. Loans to States and Political Subdivisions of the U.S.	$12,602,000		$12,689,000	$12,680,000	$11,730,000	$11,518,000	$11,540,000	$11,676,000	$11,285,000	$10,443,000	$9,693,000	$9,092,000	$7,358,000
9. Lease Financing Receivables, Total	$606,000		$649,000	$730,000	$780,000	$796,000	$820,000	$912,000	$980,000	$1,031,000	$1,080,000	$1,101,000	$1,272,000
a. Due from U.S. Lessees	$606,000		$649,000	$730,000	$761,000	$777,000	$801,000	$875,000	$944,000	$995,000	$1,044,000	$1,066,000	$1,171,000
b. Due from Foreign Lessees	$0		$0	$0	$19,000	$19,000	$19,000	$37,000	$36,000	$36,000	$36,000	$35,000	$101,000
10. Other Loans and Adjustments for Unearned Income Included in All Categories	$105,817,000		$100,596,000	$101,000,000	$94,090,000	$85,731,000	$86,426,000	$91,822,000	$88,648,000	$89,066,000	$85,342,000	$84,072,000	$79,110,000
11. Total Foreign Loans Included in Foregoing Items	$117,758,000		$112,953,000	$112,048,000	$116,578,000	$110,275,000	$113,045,000	$107,201,000	$101,695,000	$101,992,000	$99,227,000	$94,127,000	$88,207,000
12. Portion of Commercial and Industrial and 'Other' Loans Above That Finance Real Estate Investment Activities	$11,004,000		$9,504,000	$8,626,000	$9,441,000	$7,739,000	$7,245,000	$7,034,000	$7,318,000	$7,467,000	$8,244,000	$8,738,000	$7,420,000

VERITREND REPORT For: JPMORGAN CHASE BANK NA (FDIC#: 628), COLUMBUS, OH

Amounts in Thousands ($000) Quarter Ending	06/30/2014	Peer	03/31/2014	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012	12/31/2011	09/30/2011
Data Release Date	08/29/2014	Rank	05/30/2014	02/28/2014	11/30/2013	08/30/2013	05/31/2013	02/28/2013	11/29/2012	08/30/2012	06/01/2012	02/29/2012	11/25/2011
V. DETAILS OF PROBLEM LOANS, SECURITES AND DERIVATIVES CONTRACTS													
1. Past Due 90 Days or More and Still Accruing	$8,240,000		$8,456,000	$8,900,000	$9,473,000	$12,243,000	$13,896,000	$10,490,000	$11,188,000	$12,054,000	$12,658,000	$13,710,000	$14,615,000
a. To Domestic Addresses	$8,238,000		$8,440,000	$8,893,000	$9,465,000	$12,238,000	$13,896,000	$10,483,000	$11,160,000	$12,040,000	$12,641,000	$13,703,000	$14,601,000
b. To Foreign Addresses (If Any)	$2,000		$16,000	$7,000	$8,000	$5,000	$0	$7,000	$28,000	$14,000	$17,000	$7,000	$14,000
2. Nonaccruing Loans	$12,727,000		$12,814,000	$13,629,000	$14,889,000	$16,462,000	$17,113,000	$22,448,000	$23,390,000	$22,398,000	$22,877,000	$21,720,000	$20,813,000
a. To Domestic Addresses	$12,659,000		$12,704,000	$13,513,000	$14,773,000	$16,399,000	$17,041,000	$22,346,000	$23,334,000	$22,209,000	$22,722,000	$21,537,000	$20,679,000
b. To Foreign Addresses (If Any)	$68,000		$110,000	$116,000	$116,000	$63,000	$72,000	$102,000	$56,000	$189,000	$155,000	$183,000	$134,000
3. Renegotiated (Restructured) Debt	$11,526,000		$12,058,000	$11,976,000	$11,365,000	$10,691,000	$10,795,000	$10,100,000	$9,842,000	$10,704,000	$25,806,000	$24,918,000	$23,641,000
4. Excess Problem Loans, Debt Securities and Derivatives Contracts	$11,610,000		$12,188,000	$12,282,000	$11,921,000	$13,008,000	$13,866,000	$13,120,000	$13,302,000	$13,106,000	$27,712,000	$25,907,000	$26,240,000
5. Categories of Problem Assets													
a. Agriculture	$3,000		$5,000	$5,000	$4,000	$2,000	$2,000	$2,000	$1,000	$1,000	$1,000	$1,000	$9,000
b. Real Estate	$19,225,000		$19,422,000	$20,627,000	$22,352,000	$26,499,000	$28,653,000	$30,486,000	$31,913,000	$31,577,000	$32,650,000	$32,384,000	$31,981,000
1. Construction and Land Development	$59,000		$41,000	$45,000	$61,000	$75,000	$89,000	$169,000	$161,000	$185,000	$309,000	$338,000	$354,000
2. Secured by Farmland	$7,000		$10,000	$9,000	$8,000	$4,000	$1,000	$3,000	$7,000	$25,000	$7,000	$3,000	$3,000
3. One to Four Family Mortgages	$16,118,000		$16,159,000	$17,268,000	$18,910,000	$22,367,000	$24,322,000	$26,034,000	$27,200,000	$26,890,000	$29,107,000	$28,702,000	$28,058,000
4. One to Four Family Home Equity Loans	$2,564,000		$2,679,000	$2,710,000	$2,705,000	$3,358,000	$3,493,000	$3,542,000	$3,641,000	$3,502,000	$2,146,000	$2,268,000	$2,188,000
5. Multifamily (five or more) Properties	$176,000		$184,000	$210,000	$243,000	$247,000	$268,000	$267,000	$350,000	$370,000	$423,000	$447,000	$678,000
6. Nonfarm, Nonresidential Properties	$295,000		$337,000	$371,000	$419,000	$447,000	$479,000	$470,000	$553,000	$604,000	$657,000	$625,000	$696,000
c. To Individuals	$800,000		$824,000	$864,000	$869,000	$918,000	$985,000	$1,011,000	$1,032,000	$968,000	$1,104,000	$1,077,000	$1,085,000
1. Credit Card Loans	$172,000		$189,000	$193,000	$178,000	$182,000	$209,000	$229,000	$226,000	$226,000	$291,000	$320,000	$303,000
2. Auto Loans	$101,000		$103,000	$121,000	$121,000	$121,000	$128,000	$156,000	$164,000	$95,000	$94,000	$113,000	$110,000
3. Other Personal, Installment and Consumer Loans	$527,000		$532,000	$550,000	$570,000	$615,000	$648,000	$626,000	$642,000	$647,000	$719,000	$644,000	$672,000
d. Commercial, Industrial and Other Loans	$578,000		$627,000	$612,000	$700,000	$833,000	$957,000	$1,200,000	$1,350,000	$1,455,000	$1,463,000	$1,950,000	$2,342,000
e. Lease Financing	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
f. Financial Institutions	$0		$0	$6,000	$6,000	$5,000	$0	$0	$0	$0	$0	$0	$0
g. Foreign Governments	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6. Debt Securities	$361,000		$392,000	$415,000	$431,000	$448,000	$412,000	$239,000	$282,000	$451,000	$317,000	$18,000	$11,000
7. Delinquent Off-Balance Sheet Derivatives Contracts (Market Value)	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
8. Portion of Commercial and Industrial and 'Other' Problem Loans Above That Finance Real Estate Investment Activities	$0		$6,000	$6,000	$18,000	$31,000	$17,000	$1,000	$14,000	$17,000	$21,000	$10,000	$6,000

VERITREND REPORT For: JPMORGAN CHASE BANK NA (FDIC#: 628), COLUMBUS, OH

Amounts in Thousands ($000)	Quarter Ending	06/30/2014	Peer	03/31/2014	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012	12/31/2011	09/30/2011
	Data Release Date	08/29/2014	Rank	05/30/2014	02/28/2014	11/30/2013	08/30/2013	05/31/2013	02/28/2013	11/29/2012	08/30/2012	06/01/2012	02/29/2012	11/25/2011
VI. LOAN LOSS RESERVES														
1. Balance of Allowance at End of Previous Quarter		$12,883,000		$13,134,000	$14,132,000	$15,624,000	$16,399,000	$17,191,000	$18,040,000	$18,999,000	$20,403,000	$21,507,000	$21,776,000	$21,446,000
2. Recoveries Credited to Allowance		$254,000		$258,000	$523,000	$173,000	$256,000	$167,000	$425,000	$230,000	$229,000	$248,000	$243,000	$420,000
3. LESS: Charge-Offs		$735,000		$834,000	$1,151,000	$812,000	$846,000	$1,011,000	$1,162,000	$2,072,000	$1,402,000	$1,499,000	$1,996,000	$1,684,000
4. Provision for Loan and Lease Losses		$25,000		$391,000	-$315,000	-$852,000	-$179,000	$52,000	-$117,000	$881,000	-$227,000	$144,000	$1,479,000	$1,604,000
5. Other Adjustments		-$44,000		-$66,000	-$55,000	-$1,000	-$6,000	$0	$5,000	$2,000	-$4,000	$3,000	$5,000	-$10,000
6. Balance as of Bank Reporting Date		$12,383,000		$12,883,000	$13,134,000	$14,132,000	$15,624,000	$16,399,000	$17,191,000	$18,040,000	$18,999,000	$20,403,000	$21,507,000	$21,776,000
VII. LOAN MANAGEMENT MEASURES														
1. Loan Loss Reserves as a Percentage of Total Loans		1.92%	19	2.04%	2.08%	2.26%	2.52%	2.63%	2.75%	2.96%	3.10%	3.37%	3.58%	3.77%
2. Net Loan Losses as a Percentage of Loan Loss Reserves		3.88%	47	4.47%	4.78%	4.52%	3.78%	5.15%	4.29%	10.21%	6.17%	6.13%	8.15%	5.80%
3. Net Loan Losses as a Percentage of Equity		0.27%	57	0.33%	0.37%	0.41%	0.39%	0.56%	0.50%	1.29%	0.86%	0.93%	1.34%	0.98%
4. Problem Loans, Secs & Cntrcts as a % of Total Lns		3.72%	92	3.98%	4.02%	4.17%	4.62%	4.85%	4.84%	5.14%	5.23%	7.95%	7.88%	8.32%
5. Percent of Loan Portfolio Maturing or Repriceable														
a. Within Three Months of Bank Reporting Date		52.62%		53.66%	53.81%	53.58%	54.58%	56.66%	55.83%	55.24%	55.71%	55.33%	55.01%	53.75%
b. Between Three and Twelve Months of Bank Reporting Date		7.11%		6.17%	6.77%	7.56%	7.85%	6.80%	8.07%	8.25%	8.53%	8.10%	8.52%	7.45%
c. Between One And Three Years of Bank Reporting Date		7.31%		6.88%	6.72%	6.53%	6.31%	6.13%	6.15%	6.17%	6.18%	6.89%	7.41%	9.24%
d. Between Three and Five Years from Bank Reporting Date		9.75%		9.82%	9.67%	9.54%	9.38%	9.14%	8.90%	8.76%	8.22%	8.18%	8.01%	8.21%
e. Between Five and Fifteen Years from Bank Reporting Date		10.39%		10.67%	10.35%	10.01%	9.37%	8.95%	8.90%	9.03%	8.86%	8.87%	8.48%	8.39%
f. Over Fifteen Years from Bank Reporting Date		10.91%		10.83%	10.59%	10.46%	9.93%	9.65%	8.60%	8.75%	8.92%	8.89%	8.96%	9.36%
6. Foreign Loans as a Percentage of Total Loans		18.28%		17.92%	17.72%	18.68%	17.79%	18.10%	17.13%	16.67%	16.63%	16.40%	15.65%	3.45%
VIII. LIQUID ASSETS SUMMARY														
1. Cash and Due from Depository Institutions		$403,468,000		$381,434,000	$349,476,000	$395,189,000	$342,118,000	$302,301,000	$175,683,000	$158,792,000	$176,095,000	$170,383,000	$146,680,000	$189,826,000
2. U.S. Treasury Securities and Obligations of Other (Non-Treasury) U.S. Government Agencies and Corporations Available for Sale		$72,299,000		$69,861,000	$87,104,000	$105,913,000	$112,153,000	$116,099,000	$110,423,000	$106,095,000	$107,603,000	$115,995,000	$115,368,000	$117,602,000
3. Securities Issued by States and U.S. Political Subdivisions Available For Sale		$24,732,000		$22,898,000	$26,229,000	$24,796,000	$21,009,000	$17,279,000	$17,987,000	$18,550,000	$16,695,000	$15,259,000	$12,789,000	$11,548,000
4. Federal Funds Sold and Securities Purchased To Be Re-Sold		$202,336,000		$219,526,000	$224,357,000	$225,919,000	$223,449,000	$225,744,000	$285,291,000	$279,913,000	$247,782,000	$237,338,000	$255,018,000	$252,492,000
5. Net Assets in Trading Accounts		$159,436,000		$156,238,000	$150,376,000	$147,657,000	$160,538,000	$195,800,000	$207,660,000	$196,639,000	$158,823,000	$196,684,000	$196,294,000	$209,586,000
6. Market Value of Other Debt Securities Available for Sale		$137,428,000		$134,930,000	$140,226,000	$146,359,000	$149,219,000	$168,906,000	$176,369,000	$178,378,000	$169,794,000	$188,536,000	$173,932,000	$154,081,000
7. Market Value of Equity Securities		$5,462,000		$5,500,000	$5,261,000	$5,139,000	$5,641,000	$5,512,000	$5,156,000	$4,641,000	$4,536,000	$4,467,000	$4,489,000	$4,550,000
8. Loans and Leases Maturing within 12 Months		$143,568,000		$128,532,000	$120,340,000	$124,709,000	$128,808,000	$129,096,000	$131,033,000	$126,283,000	$127,066,000	$122,171,000	$127,243,000	$114,752,000

VERITREND REPORT For: JPMORGAN CHASE BANK NA (FDIC#: 628), COLUMBUS, OH

Amounts in Thousands ($000) — Quarter Ending	06/30/2014	Peer	03/31/2014	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012	12/31/2011	09/30/2011
Data Release Date	08/29/2014	Rank	05/30/2014	02/28/2014	11/30/2013	08/30/2013	05/31/2013	02/28/2013	11/29/2012	08/30/2012	06/01/2012	02/29/2012	11/25/2011
IX. LIABILITIES													
1. Total Liabilities	$1,822,227,000		$1,796,596,000	$1,776,134,000	$1,835,267,000	$1,796,301,000	$1,798,280,000	$1,750,493,000	$1,707,588,000	$1,676,480,000	$1,708,430,000	$1,680,723,000	$1,697,172,000
2. Volatile Liabilities	$473,047,000		$457,595,000	$448,598,000	$488,226,000	$512,972,000	$545,948,000	$492,919,000	$500,770,000	$487,142,000	$512,373,000	$495,518,000	$493,961,000
a. Total Demand Deposits	$248,075,000		$220,381,000	$227,384,000	$244,863,000	$221,330,000	$285,370,000	$223,520,000	$199,887,000	$195,038,000	$216,132,000	$220,815,000	$217,290,000
b. Time Deposits Maturing Within One Year	$130,683,000		$138,233,000	$132,938,000	$157,440,000	$160,158,000	$174,513,000	$176,441,000	$182,656,000	$184,717,000	$210,718,000	$206,914,000	$168,292,000
c. Federal Funds Purchased and Securities Sold Under Repurchase Agreements	$125,633,000		$131,237,000	$112,595,000	$145,963,000	$180,518,000	$165,662,000	$158,722,000	$189,847,000	$188,478,000	$183,733,000	$170,265,000	$183,027,000
d. Demand Notes Issued to the U.S. Treasury and Other Short Term Liabilities for Borrowed Money	$55,618,000		$58,350,000	$60,515,000	$53,321,000	$67,165,000	$56,048,000	$57,906,000	$53,973,000	$47,200,000	$50,082,000	$42,372,000	$42,653,000
3. Brokered Deposits	$7,562,000		$7,014,000	$6,494,000	$6,128,000	$5,893,000	$5,185,000	$5,329,000	$928,000	$1,262,000	$1,413,000	$1,560,000	$2,089,000
4. Estimated Uninsured Deposits	$635,603,000		$604,558,000	$614,794,000	$592,528,000	$531,284,000	$524,060,000	$525,430,250	$469,064,000	$458,527,000	$478,489,750	$477,247,000	$444,627,000
5. Increase in Uninsured Deposits During the Quarter	5.14%		-1.66%	3.76%	11.53%	1.38%	-0.26%	12.02%	2.30%	-4.17%	0.26%	7.34%	7.73%
6. Foreign Deposits	$391,297,000		$363,776,000	$363,017,000	$393,116,000	$362,497,000	$397,009,000	$366,963,000	$359,254,000	$350,486,000	$363,829,000	$374,122,000	$388,296,000
X. LIABILITY MEASURES													
1. Volatile Liabilities as a Percentage of Liquid Assets	39.33%	27	39.12%	38.86%	39.84%	43.15%	45.23%	42.57%	44.94%	46.28%	46.73%	45.91%	45.19%
2. Brokered Deposits as a Percentage of Total Deposits	0.55%	28	0.53%	0.49%	0.46%	0.47%	0.41%	0.43%	0.08%	0.11%	0.12%	0.13%	0.18%
3. Foreign Deposits as a Percentage of Total Deposits	28.60%	96	27.25%	27.38%	29.56%	29.01%	31.03%	29.44%	30.27%	30.14%	30.61%	31.42%	33.16%
4. Uninsured Deposits as a Percentage of Total Deposits	46.45%	72	45.28%	46.36%	44.56%	42.52%	40.96%	42.16%	39.53%	39.43%	40.26%	40.08%	18.95%
XI. REAL ESTATE HOLDINGS													
1. Foreclosed Property Held by U.S. Offices, Total	$600,000		$676,000	$657,000	$608,000	$617,000	$638,000	$658,000	$691,000	$726,000	$819,000	$757,000	$945,000
a. Construction and Land Development	$1,000		$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$2,000	$3,000	$0	$3,000
b. Farmland	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
c. One to Four Family Residential Units	$540,000		$611,000	$641,000	$588,000	$584,000	$622,000	$631,000	$645,000	$676,000	$745,000	$664,000	$774,000
d. Multifamily (five or more) Properties	$2,000		$5,000	$4,000	$4,000	$6,000	$3,000	$4,000	$4,000	$3,000	$10,000	$21,000	$19,000
e. Non-farm, Non-residential Properties	$57,000		$59,000	$11,000	$15,000	$26,000	$12,000	$22,000	$41,000	$45,000	$61,000	$72,000	$149,000
2. Foreclosed Property Held by Overseas Offices	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,000	$1,000
3. Total Real Estate Owned (REO)	$2,689,000		$2,753,000	$2,697,000	$2,479,000	$2,384,000	$2,291,000	$2,264,000	$2,166,000	$2,050,000	$2,009,000	$1,713,000	$3,299,000

VERITREND REPORT For: JPMORGAN CHASE BANK NA (FDIC#: 628), COLUMBUS, OH

Amounts in Thousands ($000) Quarter Ending	06/30/2014	Peer	03/31/2014	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012	12/31/2011	09/30/2011
Data Release Date	08/29/2014	Rank	05/30/2014	02/28/2014	11/30/2013	08/30/2013	05/31/2013	02/28/2013	11/29/2012	08/30/2012	06/01/2012	02/29/2012	11/25/2011
XII. COMPLIANCE WITH FEDERAL CAPITAL REQUIREMENTS													
1. Tier 1 Capital	$149,961,000		$145,033,000	$139,727,000	$124,099,000	$120,912,000	$116,268,000	$111,827,000	$107,381,000	$102,958,000	$100,846,000	$98,426,000	$95,890,000
2. Total Risk-Based Capital	$168,636,000		$164,542,000	$165,495,000	$154,793,000	$155,502,000	$152,611,000	$146,870,000	$143,298,000	$139,907,000	$138,634,000	$136,017,000	$133,405,000
3. Total Risk-Weighted Assets	$1,241,564,800		$1,201,277,900	$1,171,573,600	$1,163,937,700	$1,207,865,000	$1,212,582,100	$1,094,155,200	$1,110,279,100	$1,121,191,000	$1,052,460,800	$1,042,898,020	$1,028,087,700
4. Total Risk-Based Capital Ratio	13.58%	64	13.70%	14.13%	13.30%	12.87%	12.59%	13.42%	12.91%	12.48%	13.17%	13.04%	12.98%
5. Tier 1 Risk-Based Capital Ratio	12.08%	70	12.07%	11.93%	10.66%	10.01%	9.59%	10.22%	9.67%	9.18%	9.58%	9.44%	9.33%
6. Tier 1 Leverage Ratio	7.91%	16	7.68%	7.35%	6.55%	6.34%	6.33%	6.16%	6.08%	5.81%	5.68%	5.50%	5.48%
7. F.D.I.C. Capital Classification	Well Capitalized		Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
XIII. GROWTH RATES (Current Quarter vs. Previous Quarter)													
1. Total Assets (% Growth)	1.60%	54	1.28%	-2.23%	2.16%	-0.02%	2.71%	2.52%	2.06%	-1.62%	1.71%	-0.81%	1.97%
2. Net Income (% Growth)	49.11%	7	-32.70%	> 1,000%	-91.88%	-5.68%	40.57%	-8.88%	66.38%	-32.92%	41.72%	-39.49%	48.47%
3. Total Equity Capital (% Growth)	3.43%	27	2.67%	9.52%	2.06%	1.08%	2.45%	2.56%	4.60%	1.53%	2.56%	1.35%	2.91%
4. Total Loans (% Growth)	2.18%	64	-0.33%	1.35%	0.68%	-0.75%	-0.22%	2.60%	-0.53%	1.38%	0.57%	4.19%	1.36%
5. Problem Loans, Securities, Contracts (% Growth)	-4.30%	45	-1.36%	-2.45%	-9.01%	-5.40%	-0.15%	-3.29%	-2.38%	-33.27%	1.48%	-1.25%	2.12%
6. OREO (% Growth)	-2.32%	47	2.08%	8.79%	3.98%	4.06%	1.19%	4.52%	5.66%	2.04%	17.28%	-48.08%	0.15%
7. Loan Loss Reserves (% Growth)	-3.88%	78	-1.91%	-7.06%	-9.55%	-4.73%	-4.61%	-4.71%	-5.05%	-6.88%	-5.13%	-1.24%	1.54%
8. Net Loan Losses (% Growth)	-93.61%	10	224.13%	63.03%	-375.98%	-444.23%	144.44%	-113.28%	488.11%	-257.64%	-90.26%	-7.79%	30.94%
XIV. MISCELLANEOUS ITEMS													
1. Percentage of Foreign Ownership	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	N.A.
2. Was There A Recent External Audit?	NO		YES	NO	NO	NO	YES	NO	NO	NO	YES	NO	NO
3. Held to Maturity (HTM) Securities	$47,849,000		$47,271,000	$24,026,000	$4,516,000	$6,000	$7,000	$7,000	$8,000	$10,000	$11,000	$12,000	$13,000
4. Unrecognized HTM Securities Losses	$0		$0	$295,000	$0	$0	$0	$0	$0	$0	$0	$0	$0
5. Unrecognized HTM Securities Losses as a Percentage of Equity	0.00%	1	0.00%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6. Derivatives													
a. On-balance Sheet Mortgage Derivatives	$65,918,000		$65,464,000	$68,744,000	$70,416,000	$68,258,000	$70,815,000	$78,195,000	$79,707,000	$78,785,000	$101,166,000	$90,740,000	$80,167,000
b. Structured Notes and High Risk Mortgage Derivative Securities	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
c. Losses (Recognized and Unrecognized) in Foregoing Item	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
d. Notional Amount of Off-Balance Sheet Derivatives	$68,706,686,000		$68,203,385,000	$70,113,123,000	$72,421,241,000	$71,989,199,000	$70,395,059,000	$69,044,604,000	$71,656,766,000	$70,007,041,000	$72,236,753,000	$70,268,497,000	$76,163,537,000
7. Recent Regulatory Enforcement Action	CD-09/18/13		CD-09/18/13	CD-09/18/13	CD-09/18/13	CD-09/18/13	CD-01/14/13	CD-01/14/13	CD-01/14/13	CD-04/13/11	CD-04/13/11	FA-02/22/12	FA-07/06/11
8. Periods of Significant Asset Growth/Shrinkage	0		0	0	0	0	0	0	0	0	0	0	0

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