

Federal Financial Institutions Examination Council

Please refer to page i,

1

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

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only—FFIEC 041

Report at the close of Business December 31, 2006

(20061231)

(RCON 9999)

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

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function)

and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

01/30/2007

Date of Signature

Submission of Reports

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

- Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

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

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

U.S. Bank National Association ND

Legal Title of Bank (RSSD 9017)

Fargo

City (RSSD 9130)

ND

State Abbrev. (RSSD 9200)

58103

Zip Code (RSSD 9220)

FDIC Certificate Number

34590

(RSSD 9050)

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

Table of Contents

Signature Page	Cover	Schedule RC-B - Securities _____	RC-3, 4, 5, 5a
Contact Information _____	ii, iii	Schedule RC-C - Loans and Lease Financing Receivables:	
		Part I. Loans and Leases _____	RC-6, 7
Report of Income		Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and December reports) _____	RC-7a, 7b
Schedule RI - Income Statement _____	RI-1, 2, 3	Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks) _____	RC-8
Schedule RI-A - Changes in Equity Capital _____	RI-4	Schedule RC-E - Deposit Liabilities _____	RC-9, 10
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses _____	RI-4, 5, 6	Schedule RC-F - Other Assets _____	RC-11
Schedule RI-E - Explanations _____	RI-6, 7	Schedule RC-G - Other Liabilities _____	RC-11
Report of Condition		Schedule RC-K - Quarterly Averages _____	RC-12
Schedule RC - Balance Sheet _____	RC-1, 2	Schedule RC-L - Derivatives and Off-Balance Sheet Items _____	RC-13, 14
Schedule RC-A - Cash and Balances Due From Depository Institutions (to be completed only by selected banks) _____	RC-3, 4, 5, 5a	Schedule RC-M - Memoranda _____	RC-15, 15a
Disclosure of Estimated Burden		Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-16, 17
The estimated average burden associated with this information collection is 39.1 hours per respondent and is estimated to vary from 16 to 625 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-18, 19
Secretary Board of Governors of the Federal Reserve System Washington, D.C. 20551		Schedule RC-P—Closed-End 1-4 Family Residential Mortgage Banking Activities (to be completed only by selected banks) _____	RC-19a
Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, D.C. 20219		Schedule RC-R - Regulatory Capital _____	RC-20, 21, 22, 23
Assistant Executive Secretary Federal Deposit Insurance Corporation Washington, D.C. 20429		Schedule RC-S - Servicing, Securitization, and Asset Sale Activities _____	RC-24, 25, 26
		Schedule RC-T - Fiduciary and Related Services _____	RC-27, 28, 29
		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-30

Fargo

City

ND **58103**

State Zip Code

FDIC Certificate Number: 34590

Consolidated Report of Income for the period January 1, 2006 – December 31, 2006

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Interest Income:					
a. Items 1.a.(1) through (6) are to be completed by all banks.					
Interest and fee income on loans:					
(1) Loans secured by real estate	4011	82,228			1.a.1
(2) Commercial and industrial loans	4012	58,295			1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B485	49,661			1.a.3.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	46,757			1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0			1.a.4
(5) All other loans (1)	4058	0			1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5))	4010	236,941			1.a.6
b. Income from lease financing receivables			4065	0	1.b
c. Interest income on balances due from depository institutions (2)			4115	0	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	0	1.d.1
(2) Mortgage-backed securities			B489	0	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)			4060	0	1.d.3
e. Interest income from trading assets			4069	0	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell			4020	0	1.f
g. Other interest income			4518	949	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)			4107	237,890	1.h
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)			4508	0	2.a.1
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs)			0093	0	2.a.2.a
(b) Time deposits of \$100,000 or more			A517	12,728	2.a.2.b
(c) Time deposits of less than \$100,000			A518	3	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase			4180	155,424	2.b
c. Interest on trading liabilities and other borrowed money			4185	8,153	2.c

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

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

Schedule RI—Continued

	Year-to-date			
	RIAD	Bil Mil Thou		
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	5,140	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	181,448	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	56,442
4. Provision for loan and lease losses			4230	23,711
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	0	5.a	
b. Service charges on deposit accounts	4080	0	5.b	
c. Trading revenue (2)	A220	0	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490	0	5.d	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	0	5.f	
g. Net securitization income	B493	0	5.g	
h. (1) Underwriting income from insurance and reinsurance activities	C386	0	5.h.1	
(2) Income from other insurance activities	C387	0	5.h.2	
i. Net gains (losses) on sales of loans and leases	5416	328	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	(21)	5.k	
l. Other noninterest income*	B497	385,614	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	385,921
6. a. Realized gains (losses) on held-to-maturity securities			3521	0
b. Realized gains (losses) on available-for-sale securities			3196	0
7. Noninterest expense:				
a. Salaries and employee benefits	4135	38,743	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	3,021	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	1,690	7.c.2	
d. Other noninterest expense*	4092	207,135	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	250,589
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	168,063
9. Applicable income taxes (on item 8)			4302	59,119
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	108,944
11. Extraordinary items and other adjustments, net of income taxes*			4320	0
12. Net income (loss) (sum of items 10 and 11)			4340	108,944

* Describe on Schedule RI-E—Explanations

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

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

Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513	0	M.1
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431	0	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)		4313	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507	0	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		4150	933	M.5
6. Memorandum item 6 is to be completed by: (1) <ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024	0	M.6
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2)		9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):				
a. Interest rate exposures		8757	N/A	M.8.a
b. Foreign exchange exposures		8758	N/A	M.8.b
c. Equity security and index exposures		8759	N/A	M.8.c
d. Commodity and other exposures		8760	N/A	M.8.d
9. Not applicable				
10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions)		A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		A530	NO	M.11

(1) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2005, Report of Condition.

(2) For example, a bank acquired on March 1, 2005, would report 2005/03/01

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Total equity capital most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	474,936	1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	474,936	3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	108,944	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	50,000	9
10. Other comprehensive income (1)	B511	(56)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	533,824	12

* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and changes in minimum pension liability adjustments.

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans	3582	9	3583	0	1.a
b. Secured by farmland	3584	0	3585	0	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	1,355	5412	166	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	1,869	C217	72	1.c.2.a
(b) Secured by junior liens	C235	1,283	C218	317	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	1.d
e. Secured by nonfarm nonresidential properties	3590	0	3591	0	1.e
2. Loans to depository institutions and acceptances of other banks	4481	0	4482	0	2
3. Not applicable					
4. Commercial and industrial loans	4638	17,385	4608	4,057	4
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	12,194	B515	1,691	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516	8,891	B517	1,140	5.b
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans (2)	4644	0	4628	0	7
8. Lease financing receivables	4266	0	4267	0	8
9. Total (sum of items 1 through 8)	4635	42,986	4605	7,443	9

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

(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

Schedule RI-B Continued

Part I. Continued

Memoranda	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409			0	5410			0	M.1
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652			0	4662			0	M.2.a
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654			0	4664			0	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	4646			0	4618			0	M.2.c
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 8, above)	4659			0	4669			0	M.2.d
3. Memorandum item 3 is to be completed by: (2)									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:									
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	4655			0	4665			0	M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)					Calendar year-to-date				
					RIAD	Bil Mil Thou			
					C388	4,061			M.4

- (1) Include write-downs arising from transfers of loans to a held-for-sale account.
 (2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2005, Report of Condition.

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	144,889	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	7,443	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	42,986	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	23,711	5
6. Adjustments* (see instructions for this schedule)	C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	133,057	7

* Describe on Schedule RI-E—Explanations.

Part II. Continued

Memoranda	Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges			C389	2,408	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges			C390	0	M.3
Memorandum item 4 is to be completed by all banks.					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)			C781	0	M.4

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Bil Mil Thou	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Income and fees from the printing and sale of checks			C013	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance			C014	0	1.b
c.	Income and fees from automated teller machines (ATMs)			C016	0	1.c
d.	Rent and other income from other real estate owned			4042	0	1.d
e.	Safe deposit box rent			C015	0	1.e
f.	4461 Corporate payment products revenue			4461	278,625	1.f
g.	4462 Credit and debit card revenue			4462	61,358	1.g
h.	4463 Intercompany product management income			4463	27,605	1.h
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Data processing expenses			C017	28,998	2.a
b.	Advertising and marketing expenses			0497	27,984	2.b
c.	Directors' fees			4136	0	2.c
d.	Printing, stationery, and supplies			C018	0	2.d
e.	Postage			8403	0	2.e
f.	Legal fees and expenses			4141	0	2.f
g.	FDIC deposit insurance assessments			4146	0	2.g
h.	4464 Intercompany consumer operations expense			4464	68,881	2.h
i.	4467 Intercompany special services expense			4467	39,430	2.i
j.	4468 Telephone expense			4468	9,239	2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469			4469	0	3.a.1
	(2) Applicable income tax effect	4486	0			3.a.2
b.(1)	4487			4487	0	3.b.1
	(2) Applicable income tax effect	4488	0			3.b.2
c.(1)	4489			4489	0	3.c.1
	(2) Applicable income tax effect	4491	0			3.c.2

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2006

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin (1)		0081	309,090	1.a
b. Interest-bearing balances (2)		0071	0	1.b
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)		1773	1,359	2.b
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold		B987	0	3.a
b. Securities purchased under agreements to resell (3)		B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale		5369	141,879	4.a
b. Loans and leases, net of unearned income	B528	3,711,311		4.b
c. LESS: Allowance for loan and lease losses	3123	133,057		4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529	3,578,254		4.d
5. Trading assets (from Schedule RC-D)				
		3545	0	5
6. Premises and fixed assets (including capitalized leases)				
		2145	11,427	6
7. Other real estate owned (from Schedule RC-M)				
		2150	2,947	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				
		2130	57,739	8
9. Not Applicable				
10. Intangible assets:				
a. Goodwill		3163	24,756	10.a
b. Other intangible assets (from Schedule RC-M)		0426	8,399	10.b
11. Other assets (from Schedule RC-F)				
		2160	283,600	11
12. Total assets (sum of items 1 through 11)				
		2170	4,419,450	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, regardless of maturity.

Schedule RC - Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
LIABILITIES				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)		2200	34,700	13.a
(1) Noninterest-bearing (1)		6631	29,200	13.a.1
(2) Interest-bearing		6636	5,500	13.a.2
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased (2)		B993	3,352,590	14.a
b. Securities sold under agreements to repurchase (3)		B995	0	14.b
15. Trading liabilities (from Schedule RC-D)				
		3548	0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				
		3190	134,808	16
17. and 18. Not applicable				
19. Subordinated notes and debentures (4)				
		3200	100,000	19
20. Other liabilities (from Schedule RC-G)				
		2930	263,528	20
21. Total liabilities (sum of items 13 through 20)				
		2948	3,885,626	21
22. Minority interest in consolidated subsidiaries				
		3000	0	22
EQUITY CAPITAL				
23. Perpetual preferred stock and related surplus				
		3838	0	23
24. Common stock				
		3230	2,000	24
25. Surplus (exclude all surplus related to preferred stock)				
		3839	80,841	25
26. a. Retained earnings				
		3632	451,039	26.a
b. Accumulated other comprehensive income (5)				
		B530	(56)	26.b
27. Other equity capital components (6)				
		A130	0	27
28. Total equity capital (sum of items 23 through 27)				
		3210	533,824	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				
		3300	4,419,450	29

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2005

RCON	Number
6724	N/A

M.1

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

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

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.
 (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 (3) Includes all securities repurchase agreements, 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, and minimum pension liability adjustments.
 (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.

Exclude assets held for trading.

	Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits	0020	0			1.a
b. Currency and coin	0080	0			1.b
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	0083	0			2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085	309,071			2.b
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	0073	0			3.a
b. Other banks in foreign countries and foreign central banks	0074	0			3.b
4. Balances due from Federal Reserve Banks	0090	19			4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010	309,090			5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	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	0	1298	0	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	0	8499	0	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Pass-through securities:									
(1) Guaranteed by GNMA	1698	0	1699	0	1701	0	1702	0	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	0	1707	0	4.a.2
(3) Other pass-through securities	1709	0	1710	0	1711	0	1713	0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0	1715	0	1716	0	1717	0	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	0	1732	0	4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	0	1736	0	4.b.3
5. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	1,450	A511	1,359	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	0	1771	0	1772	1,450	1773	1,359	8

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

Schedule RC-B—Continued

Memoranda

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

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
<p>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</p> <p>5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):</p> <p>a. Credit card receivables</p> <p>b. Home equity lines</p> <p>c. Automobile loans</p> <p>d. Other consumer loans</p> <p>e. Commercial and industrial loans</p> <p>f. Other</p>									
	B838	0	B839	0	B840	0	B841	0	M.5.a
	B842	0	B843	0	B844	0	B845	0	M.5.b
	B846	0	B847	0	B848	0	B849	0	M.5.c
	B850	0	B851	0	B852	0	B853	0	M.5.d
	B854	0	B855	0	B856	0	B857	0	M.5.e
	B858	0	B859	0	B860	0	B861	0	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	Dollar Amounts in Thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans					1415	1,198	1.a
b. Secured by farmland (including farm residential and other improvements)					1420	0	1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797	472,700	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens					5367	623,439	1.c.2.a
(b) Secured by junior liens					5368	168,917	1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460	0	1.d
e. Secured by nonfarm nonresidential properties					1480	0	1.e
2. Loans to depository institutions and acceptances of other banks					1288	0	2
a. To commercial banks in the U.S.:							
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	0					2.a.2
b. To other depository institutions in the U.S.	B534	0					2.b
c. To banks in foreign countries:							
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	0					2.c.2
3. Loans to finance agricultural production and other loans to farmers					1590	0	3
4. Commercial and industrial loans					1766	1,512,513	4
a. To U.S. addressees (domicile)	1763	1,512,513					4.a
b. To non-U.S. addressees (domicile)	1764	0					4.b
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards					B538	547,227	6.a
b. Other revolving credit plans					B539	69,801	6.b
c. Other consumer loans (includes single payment, installment, and all student loans)					2011	457,395	6.c
7. Loans to foreign governments and official institutions (including foreign central banks)					2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107	0	8
9. Other Loans					1563	0	9
a. Loans for purchasing or carrying securities (secured and unsecured)	1545	0					9.a
b. All other loans (exclude consumer loans)	1564	0					9.b
10. Lease financing receivables (net of unearned income)					2165	0	10
a. Of U.S. addressees (domicile)	2182	0					10.a
b. Of non-U.S. addressees (domicile)	2183	0					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above					2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)					2122	3,853,190	12

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)	1616	122			M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (1,2)					
(1) Three months or less	A564	38,843			M.2.a.1
(2) Over three months through 12 months	A565	40,078			M.2.a.2
(3) Over one year through three years	A566	115,176			M.2.a.3
(4) Over three years through five years	A567	52,499			M.2.a.4
(5) Over five years through 15 years	A568	191,231			M.2.a.5
(6) Over 15 years	A569	185,334			M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (1,3)					
(1) Three months or less	A570	2,526,581			M.2.b.1
(2) Over three months through 12 months	A571	1,999			M.2.b.2
(3) Over one year through three years	A572	478,684			M.2.b.3
(4) Over three years through five years	A573	37,791			M.2.b.4
(5) Over five years through 15 years	A574	110,597			M.2.b.5
(6) Over 15 years	A575	72,060			M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	525,385			M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (4)	2746	0			M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370	222,068			M.4
5. To be completed by banks with \$300 million or more in total assets: (5) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837	161			M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	C391	16,750			M.6
Memorandum item 7 is to be completed by all banks.					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	C779	0			M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	0			M.7.b

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

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

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

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

(5) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.

Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
ASSETS			
1. U.S. Treasury securities _____	3531	N/A	1
2. U.S. Government agency obligations (exclude mortgage-backed securities) _____	3532	N/A	2
3. Securities issued by states and political subdivisions in the U.S. _____	3533	N/A	3
4. Mortgage-backed securities (MBS):			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____	3534	N/A	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) _____	3535	N/A	4.b
c. All other mortgage-backed securities _____	3536	N/A	4.c
5. Other debt securities _____	3537	N/A	5
6. - 8. Not applicable			
9. Other trading assets _____	3541	N/A	9
10. Not applicable			
11. Derivatives with a positive fair value _____	3543	N/A	11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) _____	3545	N/A	12
LIABILITIES			
13. Liability for short positions _____	3546	N/A	13
14. Derivatives with a negative fair value _____	3547	N/A	14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____	3548	N/A	15

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)		(Column B) Memo: Total demand deposits (included in column A)		(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Deposits of:									
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549	29,200			B550	5,500			1
2. U.S. Government	2202	0			2520	0			2
3. States and political subdivisions in the U.S.	2203	0			2530	0			3
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	0			4
5. Banks in foreign countries	2213	0			2236	0			5
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	29,200	2210	29,200	2385	5,500			7

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	0	M.1.a
b. Total brokered deposits	2365	0	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)			
(1) Issued in denominations of less than \$100,000	2343	0	M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344	0	M.1.c.2
d. Maturity data for brokered deposits:			
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	0	M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244	0	M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	0	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	0	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	0	M.2.a.2
b. Total time deposits of less than \$100,000	6648	318	M.2.b
c. Total time deposits of \$100,000 or more	2604	5,182	M.2.c

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

Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)			
(1) Three months or less	A579	40	M.3.a.1
(2) Over three months through 12 months	A580	278	M.3.a.2
(3) Over one year through three years	A581	0	M.3.a.3
(4) Over three years	A582	0	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)			
	A241	318	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)			
(1) Three months or less	A584	4,750	M.4.a.1
(2) Over three months through 12 months	A585	432	M.4.a.2
(3) Over one year through three years	A586	0	M.4.a.3
(4) Over three years	A587	0	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)			
	A242	5,182	M.4.b

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

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

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

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

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	37,686	1
2.	Net deferred tax assets (2)			2148	43,948	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	21,658	4
5. Life insurance assets				C009	0	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	180,308	6
TEXT						
a.	Prepaid Expenses	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e.	3549 Accounts receivable	3549	118,432			6.e
f.	3550	3550	0			6.f
g.	3551	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	283,600	7

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.a.	Interest accrued and unpaid on deposits (5)			3645	22	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	86,437	1.b
2.	Net deferred tax liabilities (2)			3049	0	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	6,590	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	170,479	4
TEXT						
a.	Accounts Payable	3066	170,479			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	263,528	5

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
ASSETS				
1.	Interest-bearing balances due from depository institutions	3381	0	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	0	2
3.	Mortgage-backed securities (2)	B559	0	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	63	4
5.	Federal funds sold and securities purchased under agreements to resell	3365	0	5
6. Items 6.a through 6.d.(2) are to be completed by all banks.				
Loans:				
a.	Total loans	3360	3,979,661	6.a
b.	Loans secured by real estate	3385	1,191,543	6.b
c.	Commercial and industrial loans	3387	1,729,001	6.c
d.	Loans to individuals for household, family, and other personal expenditures:			
	(1) Credit cards	B561	538,507	6.d.1
	(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	520,610	6.d.2
7.	<i>To be completed by banks with \$100 million or more in total assets: (4)</i> Trading assets	3401	0	7
8.	Lease financing receivables (net of unearned income)	3484	0	8
9.	Total assets (5)	3368	4,526,809	9
LIABILITIES				
10.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485	0	10
11.	Nontransaction accounts:			
	a. Savings deposits (includes MMDAs)	B563	0	11.a
	b. Time deposits of \$100,000 or more	A514	418,069	11.b
	c. Time deposits of less than \$100,000	A529	0	11.c
12.	Federal funds purchased and securities sold under agreements to repurchase	3353	3,123,892	12
13.	<i>To be completed by banks with \$100 million or more in total assets: (4)</i> Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	126,767	13

Memorandum

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1.	<i>Memorandum item 1 is to be completed by: (4)</i> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Loans to finance agricultural production and other loans to farmers	3386	0	M.1

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2005, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines				3814	567,888	1.a
b. Credit card lines				3815	9,114,025	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate				3816	3	1.c.1
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate				6550	0	1.c.2
d. Securities underwriting				3817	0	1.d
e. Other unused commitments				3818	26,327	1.e
2. Financial standby letters of credit						
a. Amount of financial standby letters of credit conveyed to others	3820	0				2.a
3. Performance standby letters of credit						
a. Amount of performance standby letters of credit conveyed to others	3822	0				3.a
4. Commercial and similar letters of credit						
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						
				3433	0	6
7. Credit derivatives:						
		(Column A) Guarantor		(Column B) Beneficiary		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou		
a. Notional amounts:						
(1) Credit default swaps	C968	0	C969	0		7.a.(1)
(2) Total return swaps	C970	0	C971	0		7.a.(2)
(3) Credit options	C972	0	C973	0		7.a.(3)
(4) Other credit derivatives	C974	0	C975	0		7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value	C219	0	C221	0		7.b.(1)
(2) Gross negative fair value	C220	0	C222	0		7.b.(2)
8. Spot foreign exchange contracts						
				8765	0	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")						
TEXT						
a. Securities borrowed			3432	0		9.a
b. Commitments to purchase when-issued securities			3434	0		9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf			C978	0		9.c
d. 3555			3555	0		9.d
e. 3556			3556	0		9.e
f. 3557			3557	0		9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")						
TEXT						
a. Commitments to sell when-issued securities			3435	0		10.a
b. 5592			5592	0		10.b
c. 5593			5593	0		10.c
d. 5594			5594	0		10.d
e. 5595			5595	0		10.e

Schedule RC-L—Continued

Dollar Amounts in Thousands		RCON	Tril Bil Mil Thou					
11. Year-to-date merchant credit card sales volume:								
a. Sales for which the reporting bank is the acquiring bank		C223	6,059,703			11.a		
b. Sales for which the reporting bank is the agent bank with risk		C224	1,807,720			11.b		
Dollar Amounts in Thousands	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):								
	Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou	
	RCON 8693		RCON 8694		RCON 8695		RCON 8696	
a. Futures contracts	0		0		0		0	12.a
	RCON 8697		RCON 8698		RCON 8699		RCON 8700	
b. Forward contracts	0		0		0		0	12.b
c. Exchange-traded option contracts:	RCON 8701		RCON 8702		RCON 8703		RCON 8704	
(1) Written options	0		0		0		0	12.c.1
	RCON 8705		RCON 8706		RCON 8707		RCON 8708	
(2) Purchased options	0		0		0		0	12.c.2
d. Over-the-counter option contracts:	RCON 8709		RCON 8710		RCON 8711		RCON 8712	
(1) Written options	0		0		0		0	12.d.1
	RCON 8713		RCON 8714		RCON 8715		RCON 8716	
(2) Purchased options	0		0		0		0	12.d.2
e. Swaps	RCON 3450		RCON 3826		RCON 8719		RCON 8720	12.e
13. Total gross notional amount of derivative contracts held for trading	RCON A126		RCON A127		RCON 8723		RCON 8724	13
	0		0		0		0	
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON 8725		RCON 8726		RCON 8727		RCON 8728	14
	0		0		0		0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589							14.a
	0							
15. Gross fair values of derivative contracts:								
a. Contracts held for trading:	RCON 8733		RCON 8734		RCON 8735		RCON 8736	
(1) Gross positive fair value	0		0		0		0	15.a.1
	RCON 8737		RCON 8738		RCON 8739		RCON 8740	
(2) Gross negative fair value	0		0		0		0	15.a.2
b. Contracts held for purposes other than trading:	RCON 8741		RCON 8742		RCON 8743		RCON 8744	
(1) Gross positive fair value	0		0		0		0	15.b.1
	RCON 8745		RCON 8746		RCON 8747		RCON 8748	
(2) Gross negative fair value	0		0		0		0	15.b.2

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests				6164	310	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations		RCON	Number	6165	0	1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets				3164	0	2.a
(1) Estimated fair value of mortgage servicing assets		A590		0		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets				B026	6,567	2.b
c. All other identifiable intangible assets				5507	1,832	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)				0426	8,399	2.d
3. Other real estate owned:						
a. Direct and indirect investments in real estate ventures				5372	0	3.a
b. All other real estate owned:						
(1) Construction, land development, and other land				5508	0	3.b.1
(2) Farmland				5509	0	3.b.2
(3) 1-4 family residential properties				5510	2,947	3.b.3
(4) Multifamily (5 or more) residential properties				5511	0	3.b.4
(5) Nonfarm nonresidential properties				5512	0	3.b.5
(6) Foreclosed properties from "GNMA loans"				C979	0	3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)				2150	2,947	3.c
4. Investments in unconsolidated subsidiaries and associated companies:						
a. Direct and indirect investments in real estate ventures				5374	0	4.a
b. All other investments in unconsolidated subsidiaries and associated companies				5375	57,739	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)				2130	57,739	4.c
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less				F055	0	5.a.1.a
(b) Over one year through three years				F056	0	5.a.1.b
(c) Over three years through five years				F057	0	5.a.1.c
(d) Over five years				F058	0	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)				2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)				F059	0	5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less				F060	131,459	5.b.1.a
(b) Over one year through three years				F061	1,138	5.b.1.b
(c) Over three years through five years				F062	1,397	5.b.1.c
(d) Over five years				F063	814	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)				B571	131,459	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)				3190	134,808	5.c

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

Schedule RC-M—Continued

6. Does the reporting bank sell private label or third party mutual funds and annuities? _____

RCON	YES / NO
B569	NO

6

7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____

RCON	Bil Mil Thou
B570	0

7

8. Primary Internet Web site address of the bank (home page), if any
(Example: www.examplebank.com)
(TEXT 4087) http://www.usbank.com _____

8

9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____

RCON	YES / NO
4088	YES

9

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) _____

RCON	Bil Mil Thou
F064	0

10.a

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____

RCON	Bil Mil Thou
F065	7,254

10.b

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans	2759	0	2769	0	3492	0	1.a
b. Secured by farmland	3493	0	3494	0	3495	0	1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	1,568	5399	684	5400	220	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	922	C237	426	C229	278	1.c.2.a
(b) Secured by junior liens	C238	773	C239	264	C230	81	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0	1.d
e. Secured by nonfarm nonresidential properties	3502	0	3503	0	3504	0	1.e
2. Loans to depository institutions and acceptances of other banks	B834	0	B835	0	B836	0	2
3. Not applicable							
4. Commercial and industrial loans	1606	35,356	1607	6,870	1608	219	4
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	9,845	B576	7,285	B577	1,392	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	7,829	B579	2,900	B580	127	5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans (1)	5459	0	5460	0	5461	0	7
8. Lease financing receivables	1226	0	1227	0	1228	0	8
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	9

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

	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	0	5613	0	5614	0	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	0	5616	0	5617	0	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	0	C867	0	C868	0	10.b

(1) Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

Schedule RC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands							
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	0	1659	0	1661	219	M.1
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (1)							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3.a
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380	0	5381	0	5382	0	M.3.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254	0	1255	0	1256	0	M.3.c
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RC-N, item 8, above)	1271	0	1272	0	1791	0	M.3.d
4. Memorandum item 4 is to be completed by: (1)							
• banks with \$300 million or more in total assets							
• banks with less than \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:							
Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594	0	1597	0	1583	0	M.4
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	0	C241	0	C226	0	M.5

Memoranda	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)					
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	3529	0	3530	0	M.6

Memoranda	RCON	Bil Mil Thou	
7. Additions to nonaccrual assets during the quarter	C410	0	M.7
8. Nonaccrual assets sold during the quarter	C411	0	M.8

(1) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2005, Report of Condition.

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

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):				
a.	Actual amount of all unposted debits <i>OR</i>	0030	0	1.a
b.	Separate amount of unposted debits:			
(1)	Actual amount of unposted debits to demand deposits	0031	0	1.b.1
(2)	Actual amount of unposted debits to time and savings deposits (1)	0032	0	1.b.2
2. Unposted credits (see instructions):				
a.	Actual amount of all unposted credits <i>OR</i>	3510	0	2.a
b.	Separate amount of unposted credits:			
(1)	Actual amount of unposted credits to demand deposits	3512	0	2.b.1
(2)	Actual amount of unposted credits to time and savings deposits (1)	3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)		3520	0	3
4. Deposits of consolidated subsidiaries (not included in total deposits):				
a.	Demand deposits of consolidated subsidiaries	2211	0	4.a
b.	Time and savings deposits (1) of consolidated subsidiaries	2351	0	4.b
c.	Interest accrued and unpaid on deposits of consolidated subsidiaries	5514	0	4.c
5. Not applicable				
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a.	Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)	2314	0	6.a
b.	Amount reflected in time and savings deposits (1) (included in Schedule RC-E, item 7, column A or C, but not column B)	2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1, 2)				
a.	Unamortized premiums	5516	0	7.a
b.	Unamortized discounts	5517	0	7.b
8. Not applicable				
9. Deposits in lifeline accounts		5596		9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)		8432	0	10

(1) For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:			
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis	8785	0	11.a
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis	A181	0	11.b
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182	0	11.c
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):			
a. Amount of assets netted against demand deposits	A527	0	12.a
b. Amount of assets netted against time and savings deposits	A528	0	12.b

Memoranda (to be completed each quarter except as noted)

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Total deposits of the bank (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC, item 13.a):			
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)			
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	F049	29,518	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCON F050	Number N/A	M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)			
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	F051	5,182	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCON F052	Number 15	M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)			
(1) Amount of retirement deposit accounts of \$250,000 or less	F045	0	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCON F046	Number N/A	M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)			
(1) Amount of retirement deposit accounts of more than \$250,000	F047	0	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000	RCON F048	Number 0	M.1.d.2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)			
2. Estimated amount of uninsured deposits (see instructions)	5597	3,681	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			
TEXT	RCON	FDIC Cert No.	
A545	A545	0	M.3

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

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.

Schedule RC-P—Closed-End 1-4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale²:			
a. First liens	F066	2,667	1.a
b. Junior liens	F067	1,103	1.b
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale²:			
a. First liens	F068	2,390	2.a
b. Junior liens	F069	2,045	2.b
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:			
a. First liens	F070	1,713	3.a
b. Junior liens	F071	2,165	3.b
4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. First liens	F072	3,766	4.a
b. Junior liens	F073	2,533	4.b

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands	RCON	Bil Mil Thou		
Tier 1 capital				
1. Total equity capital (from Schedule RC, item 28)	3210	533,824	1	
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	(56)	2	
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	56	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	0	4	
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5	
6. Qualifying minority interests in consolidated subsidiaries	B589	0	6	
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	24,541	7	
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	509,283	8	
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	0	9.a	
b. LESS: Disallowed deferred tax assets	5610	0	9.b	
10. Other additions to (deductions from) Tier 1 capital	B592	0	10	
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	509,283	11	
Tier 2 capital				
12. Qualifying subordinated debt and redeemable preferred stock	5306	100,000	12	
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13	
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	50,440	14	
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15	
16. Other Tier 2 capital components	B594	0	16	
17. Tier 2 capital (sum of items 12 through 16)	5311	150,440	17	
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	150,440	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	659,723	21	
Total assets for leverage ratio				
22. Average total assets (from Schedule RC-K, item 9)	3368	4,526,809	22	
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	24,541	23	
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	0	24	
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25	
26. LESS: Other deductions from assets for leverage capital purposes	B596	2,048	26	
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	4,500,220	27	
Adjustments for financial subsidiaries				
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a	
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b	
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29	
30. Adjustment to average total assets reported in item 27	B505	0	30	
Capital ratios				
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)				
	RCON	(Column A) Percentage	RCON	(Column B) Percentage
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	11.32%
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	12.91%
33. Total risk-based capital ratio (4)	7275	0.00%	7205	16.72%

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

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

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

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

Schedule RC-R—Continued

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

	(Column A)		(Column B)	Allocation by Risk Weight Category				
	Totals		Items Not	(Column C)	(Column D)	(Column E)	(Column F)	
	(from Schedule RC)		Subject to Risk-Weighting	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories								
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON 0010 309,090		RCON C869 0	RCON B600 19	RCON B601 309,071		RCON B602 0	34
35. Held-to-maturity securities	RCON 1754 0		RCON B603 0	RCON B604 0	RCON B605 0	RCON B606 0	RCON B607 0	35
36. Available-for-sale securities	RCON 1773 1,359		RCON B608 0	RCON B609 0	RCON B610 0	RCON B611 0	RCON B612 1,359	36
37. Federal funds sold and securities purchased under agreements to resell	RCON C225 0			RCON C063 0	RCON C064 0		RCON B520 0	37
38. Loans and leases held for sale	RCON 5369 141,879		RCON B617 0	RCON B618 0	RCON B619 0	RCON B620 141,879	RCON B621 0	38
39. Loans and leases, net of unearned income	RCON B528 3,711,311		RCON B622 0	RCON B623 31,753	RCON B624 32,286	RCON B625 592,903	RCON B626 3,054,369	39
40. LESS: Allowance for loan and lease losses	RCON 3123 133,057		RCON 3123 133,057					40
41. Trading assets	RCON 3545 0		RCON B627 0	RCON B628 0	RCON B629 0	RCON B630 0	RCON B631 0	41
42. All other assets (1)	RCON B639 388,868		RCON B640 26,589	RCON B641 2,665	RCON B642 127,737	RCON B643 0	RCON 5339 231,877	42
43. Total assets (sum of items 34 through 42)	RCON 2170 4,419,450		RCON B644 (106,468)	34,437	469,094	734,782	3,287,605	43

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

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	Allocation by Risk Weight Category				
	Face Value or Notional Amount			Credit Equivalent Amount (1)	(Column C)	(Column D)	(Column E)	(Column F)
	Bil Mil Thou			Bil Mil Thou	0%	20%	50%	100%
Dollar Amounts in Thousands								
Derivatives and Off-Balance Sheet Items	RCON B546	See footnote 2	RCON B547	RCON B548	RCON B581	RCON B582	RCON B583	
44. Financial standby letters of credit	0	1.000	0	0	0	0	0	44
45. Performance standby letters of credit	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654	
	0	.50	0	0	0	0	0	45
46. Commercial and similar letters of credit	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	
	0	.20	0	0	0	0	0	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	
	0	1.00	0	0	0		0	47
	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	
48. Securities lent	0	1.00	0	0	0	0	0	48
49. Retained recourse on small business obligations sold with recourse	RCON A250		RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	
	0	1.00	0	0	0	0	0	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCON B541	See footnote 3	RCON B542				RCON B543	
	0	12.500	0				0	50
51. All other financial assets sold with recourse	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	
	0	1.00	0	0	0	0	0	51
52. All other off-balance sheet liabilities	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	
	0	1.00	0	0	0	0	0	52
53. Unused commitments with an original maturity exceeding one year	RCON 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691	
	572,797	.50	286,399	0	0	0	286,399	53
			RCON A167	RCON B693	RCON B694	RCON B695		
54. Derivative contracts			0	0	0	0		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. (Entering an 'M' allows for data entry in Column B.)

(3) Or institution specific factor.

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCON B696	RCON B697	RCON B698	RCON B699	
	34,437	469,094	734,782	3,574,004	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)	RCON B700	RCON B701	RCON B702	RCON B703	
	0	93,819	367,391	3,574,004	57
58. Market risk equivalent assets				RCON 1651	
				0	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)				RCON B704	
				4,035,214	59
60. LESS: Excess allowance for loan and lease losses				RCON A222	
				89,207	60
61. LESS: Allocated transfer risk reserve				RCON 3128	
				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223	
				3,946,007	62

Memoranda

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards		8764	0	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		
	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	0	8766	0	8767	0	M.2.a
b. Foreign exchange contracts	3812	0	8769	0	8770	0	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	0	A002	0	M.2.f
g. Credit derivative contracts:							
(1) Investment grade	C980	0	C981	0	C982	0	M.2.g.1
(2) Subinvestment grade	C983	0	C984	0	C985	0	M.2.g.2

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

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

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705 0	RCON B706 0	RCON B707 0	RCON B708 0	RCON B709 0	RCON B710 0	RCON B711 0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCON B712 0	RCON B713 0	RCON B714 0	RCON B715 0	RCON B716 0	RCON B717 0	RCON B718 0
b. Subordinated securities and other residual interests	RCON C393 0	RCON C394 0	RCON C395 0	RCON C396 0	RCON C397 0	RCON C398 0	RCON C399 0
c. Standby letters of credit and other enhancements	RCON C400 0	RCON C401 0	RCON C402 0	RCON C403 0	RCON C404 0	RCON C405 0	RCON C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726 0	RCON B727 0	RCON B728 0	RCON B729 0	RCON B730 0	RCON B731 0	RCON B732 0
4. Past due loan amounts included in item 1:	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739
a. 30-89 days past due	0	0	0	0	0	0	0
b. 90 days or more past due	RCON B740 0	RCON B741 0	RCON B742 0	RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

1

2.a

2.b

2.c

3

4.a

4.b

5.a

5.b

Schedule RC-S—Continued

Dollar Amounts in Thousands

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

Schedule RC-S—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790 0	RCON B791 0	RCON B792 0	RCON B793 0	RCON B794 0	RCON B795 0	RCON B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797 0	RCON B798 0	RCON B799 0	RCON B800 0	RCON B801 0	RCON B802 0	RCON B803 0

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others:			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	0	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	0	M.2.c
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-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 banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

