

Federal Financial Institutions Examination Council

Please refer to page i,

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

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of Business September 30, 2008

(20080930)

(RCON 9999)

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with the Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

October 30, 2008

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

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

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

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

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Consolidated Report of Income for the period January 1, 2008 – September 30, 2008

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	1,920,180	1.a.1.a.1
(2) All other loans secured by real estate	4436	1,252,126	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	44,149	1.a.1.b
(c) Commercial and industrial loans	4012	1,352,210	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	906,651	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	1,133,496	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0	1.a.1.e
(f) All other loans in domestic offices	B487	225,884	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	9,033	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	6,843,729	1.a.3
b. Income from lease financing receivables	4065	615,792	1.b
c. Interest income on balances due from depository institutions (1)	4115	6,462	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	6,958	1.d.1
(2) Mortgage-backed securities	B489	1,076,402	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	298,752	1.d.3
e. Interest income from trading assets	4069	33,752	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	73,550	1.f
g. Other interest income	4518	65,236	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	9,020,633	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	16,894	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	485,541	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	389,213	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	360,611	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	320,913	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	407,036	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,159,010	2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
2. Interest expense (continued):			
d. Interest on subordinated notes and debentures	4200	282,696	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	3,421,914	2.e
3. Net interest income (item 1.h minus 2.e)		4074	5,598,719 3
4. Provision for loan and lease losses		4230	1,750,616 4
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	847,508	5.a
b. Service charges on deposit accounts in domestic offices	4080	1,209,534	5.b
c. Trading revenue (2)	A220	10,063	5.c
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888	150,675	5.d.2
(3) Fees and commissions from annuity sales	C887	0	5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386	16,691	5.d.4
(5) Income from other insurance activities	C387	433	5.d.5
e. Venture capital revenue	B491	0	5.e
f. Net servicing fees	B492	56,895	5.f
g. Net securitization income	B493	4,552	5.g
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	215,722	5.i
j. Net gains (losses) on sales of other real estate owned	5415	(15,154)	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	35,658	5.k
l. Other noninterest income*	B497	3,141,767	5.l
m. Total noninterest income (sum of items 5.a through 5.l)		4079	5,674,344 5.m
6. a. Realized gains (losses) on held-to-maturity securities		3521	0 6.a
b. Realized gains (losses) on available-for-sale securities		3196	(146,655) 6.b
7. Noninterest expense:			
a. Salaries and employee benefits	4135	2,533,140	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	571,188	7.b
c. (1) Goodwill impairment losses	C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	333,604	7.c.2
d. Other noninterest expense*	4092	1,812,327	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	5,250,259 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)		4301	4,125,533 8
9. Applicable income taxes (on item 8)		4302	1,256,236 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	2,869,297 10
11. Extraordinary items and other adjustments, net of income taxes*		4320	0 11
12. Net income (loss) (sum of items 10 and 11)		4340	2,869,297 12

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513	23,047	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	150,675	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	88,503	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	238,169	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	Number 51,911	M.5
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106	CCYY/MM/DD 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):			
a. Interest rate exposures _____	8757	(38,784)	M.8.a
b. Foreign exchange exposures _____	8758	46,514	M.8.b
c. Equity security and index exposures _____	8759	0	M.8.c
d. Commodity and other exposures _____	8760	0	M.8.d
e. Credit exposures _____	F186	2,333	M.8.e
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading _____	C889	946	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890	0	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251	482	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	RIAD A530	YES / NO NO	M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228	N/A	M.12
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets _____	F551	(30,458)	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk _____	F552	(116)	M.13.a.1
b. Net gains (losses) on liabilities _____	F553	0	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk _____	F554	0	M.13.b.1

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	21,200,580	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	21,200,580	3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	2,869,297	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	1,710,000	9
10. Other comprehensive income (1)	B511	(745,320)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	35	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	21,614,592	12

* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:	Dollar Amounts in Thousands								
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891	12,721	C892	26					1.a.1
(2) Other construction loans and all land development and other land loans	C893	63,378	C894	240					1.a.2
b. Secured by farmland in domestic offices	3584	112	3585	94					1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	47,298	5412	2,023					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	145,745	C217	1,748					1.c.2.a
(b) Secured by junior liens	C235	76,710	C218	2,570					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	5,649	3589	29					1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	1,051	C896	259					1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	12,036	C898	291					1.e.2
f. In foreign offices	B512	0	B513	0					1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0					2.a
b. To foreign banks	4654	0	4664	0					2.b
3. Loans to finance agricultural production and other loans to farmers	4655	3,177	4665	517					3

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands				RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645	135,052		4617	16,138				4.a
b. To non-U.S. addressees (domicile) _____	4646	130		4618	538				4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514	424,684		B515	47,897				5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B516	227,460		B517	40,890				5.b
6. Loans to foreign governments and official institutions _____	4643	0		4627	0				6
7. All other loans _____	4644	8,397		4628	256				7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185	28,184		F187	3,888				8.a
b. All other leases _____	C880	74,615		F188	18,676				8.b
9. Total (sum of items 1 through 8) _____	4635	1,266,399		4605	136,080				9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries					
	Calendar year-to-date									
	Dollar Amounts in Thousands				RIAD	Bil Mil Thou	RIAD	Bil Mil Thou		
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	11,840		5410	425				M.1	
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652	0		4662	0				M.2	
3. Not applicable										
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>										
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	109,693				M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	1,936,202	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	136,080	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	1,262,301	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	4,098	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	1,750,616	5
6. Adjustments* (see instructions for this schedule) _____	C233	10,635	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	2,567,134	7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389	90,712	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____ Memorandum item 4 is to be completed by all banks.	C390	0	M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above) _____	C781	0	M.4

Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Dollar Amounts in Thousands		
	Year-to-date		
	RIAD	Bil Mil Thou	
1. Total interest income in foreign offices _____	C899	0	1
2. Total interest expense in foreign offices _____	C900	0	2
3. Provision for loan and lease losses in foreign offices _____	C901	0	3
4. Noninterest income in foreign offices:			
a. Trading revenue _____	C902	0	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	0	4.b
c. Net securitization income _____	C904	0	4.c
d. Other noninterest income _____	C905	0	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	0	5
6. Total noninterest expense in foreign offices _____	C907	0	6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____	C908	0	7
8. Applicable income taxes (on items 1 through 7) _____	C909	0	8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices _____	C910	0	9
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9) _____	C911	0	10
11. Internal allocations of income and expense applicable to foreign offices _____	C912	0	11
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	0	12
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) _____	C914	0	13

Schedule RI-E—Explanations

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

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

				Dollar Amounts in Thousands			Year-to-Date		
				RIAD	Bil	Mil	Thou		
1. Other noninterest income (from Schedule RI, item 5.l)									
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:									
TEXT									
a.		Income and fees from the printing and sale of checks		C013	0				1.a
b.		Earnings on/increase in value of cash surrender value of life insurance		C014	156,226				1.b
c.		Income and fees from automated teller machines (ATMs)		C016	271,069				1.c
d.		Rent and other income from other real estate owned		4042	0				1.d
e.		Safe deposit box rent		C015	0				1.e
f.		Net change in the fair values of financial instruments accounted for under a fair value option		F229	0				1.f
g.		Bank card and credit card interchange fees		F555	738,720				1.g
h.	4461	Merchant Processing Services		4461	880,383				1.h
i.	4462	Corporate Payment Products Revenue		4462	260,219				1.i
j.	4463	Visa IPO Gain		4463	486,874				1.j
2. Other noninterest expense (from Schedule RI, item 7.d)									
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:									
TEXT									
a.		Data processing expenses		C017	163,317				2.a
b.		Advertising and marketing expenses		0497	147,993				2.b
c.		Directors' fees		4136	0				2.c
d.		Printing, stationery, and supplies		C018	62,438				2.d
e.		Postage		8403	144,887				2.e
f.		Legal fees and expenses		4141	0				2.f
g.		FDIC deposit insurance assessments		4146	0				2.g
h.		Accounting and auditing expenses		F556	0				2.h
i.		Consulting and advisory expenses		F557	101,724				2.i
j.		Automated teller machine (ATM) and interchange expenses		F558	0				2.j
k.		Telecommunications expenses		F559	100,957				2.k
l.	4464	Capitalized Computer Software		4464	136,792				2.l
m.	4467	Low Income Housing Expense		4467	180,307				2.m
n.	4468	Losses-Fraud/ Forgeries		4468	73,753				2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):									
TEXT									
a.(1)	4469			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 September 30, 2008

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
ASSETS						
1.	Cash and balances due from depository institutions (from Schedule RC-A):					
a.	Noninterest-bearing balances and currency and coin (1)			0081	7,118,226	1.a
b.	Interest-bearing balances (2)			0071	114,685	1.b
2.	Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754	63,808	2.a
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773	36,864,046	2.b
3.	Federal funds sold and securities purchased under agreements to resell:			RCON		
a.	Federal funds sold in domestic offices			B987	3,517,817	3.a
				RCFD		
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	3,114,558	4.a
b.	Loans and leases, net of unearned income	B528	165,104,108			4.b
c.	LESS: Allowance for loan and lease losses	3123	2,567,134			4.c
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	162,536,974	4.d
5.	Trading assets (from Schedule RC-D)			3545	852,089	5
6.	Premises and fixed assets (including capitalized leases)			2145	1,744,946	6
7.	Other real estate owned (from Schedule RC-M)			2150	330,208	7
8.	Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)			2130	103,530	8
9.	Not applicable					
10.	Intangible assets:					
a.	Goodwill			3163	7,803,878	10.a
b.	Other intangible assets (from Schedule RC-M)			0426	4,368,728	10.b
11.	Other assets (from Schedule RC-F)			2160	14,063,317	11
12.	Total assets (sum of items 1 through 11)			2170	242,596,810	12

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

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

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

Schedule RC—Continued

		Dollar Amounts in Thousands		Tril Bil Mil Thou		
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				RCON		
				2200	128,591,505	13.a
(1) Noninterest-bearing (1)		6631	36,063,054			13.a.1
(2) Interest-bearing		6636	92,528,451			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN		
				2200	19,049,172	13.b
(1) Noninterest-bearing		6631	0			13.b.1
(2) Interest-bearing		6636	19,049,172			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)				RCON		
				B993	3,308,331	14.a
				RCFD		
b. Securities sold under agreements to repurchase (3)				B995	10,192,253	14.b
15. Trading liabilities (from Schedule RC-D)				3548	488,249	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190	43,752,578	16
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)				3200	7,379,967	19
20. Other liabilities (from Schedule RC-G)				2930	6,540,570	20
21. Total liabilities (sum of items 13 through 20)				2948	219,302,625	21
22. Minority interest in consolidated subsidiaries				3000	1,679,593	22
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus				3838	0	23
24. Common stock				3230	18,200	24
25. Surplus (exclude all surplus related to preferred stock)				3839	12,057,621	25
26. a. Retained earnings				3632	11,145,370	26.a
b. Accumulated other comprehensive income (5)				B530	(1,606,599)	26.b
27. Other equity capital components (6)				A130	0	27
28. Total equity capital (sum of items 23 through 27)				3210	21,614,592	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				3300	242,596,810	29

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007		RCFD	Number	
		6724	N/A	M.1
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank	4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)			
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)	5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)			
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm	6 = Review of the bank's financial statements by external auditors			
	7 = Compilation of the bank's financial statements by external auditors			
	8 = Other audit procedures (excluding tax preparation work)			
	9 = No external audit work			

- (1) Includes total demand deposits and noninterest-bearing time and savings deposits.
- (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- (3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
- (4) Includes limited-life preferred stock and related surplus.
- (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	6,638,440					1
a. Cash items in process of collection and unposted debits _____					0020	5,336,861	1.a
b. Currency and coin _____					0080	1,301,579	1.b
2. Balances due from depository institutions in the U.S. _____					0082	134,632	2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083	0					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085	159,107					2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070	149,663	3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	382,002					3.b
4. Balances due from Federal Reserve Banks _____	0090	53,362	0090	0090		53,362	4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010	7,232,911	0010	0010		6,976,097	5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. U.S. Treasury securities _____	0211	0	0213	0	1286	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	69,218	1293	68,549	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	3,067	1298	3,049	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	48,290	8497	48,416	8498	7,092,417	8499	6,380,132	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Pass-through securities:									
(1) Guaranteed by GNMA	1698	0	1699	0	1701	577,246	1702	576,566	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	15,899,689	1707	15,734,867	4.a.2
(3) Other pass-through securities	1709	5,128	1710	5,128	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	9,781,048	1717	9,479,506	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	12	1732	12	4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	4,179,599	1736	3,689,862	4.b.3
5. Asset-backed securities (ABS)	C026	0	C988	0	C989	4,346	C027	3,074	5
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	1,252,098	1741	787,218	6.a
b. Foreign debt securities	1742	10,390	1743	10,390	1744	23,298	1746	13,846	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	127,379	A511	127,365	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	63,808	1771	63,934	1772	39,009,417	1773	36,864,046	8

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
1. Pledged securities (1) _____	0416	26,043,997	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	408,238	M.2.a.1
(2) Over three months through 12 months _____	A550	22,816	M.2.a.2
(3) Over one year through three years _____	A551	20,102	M.2.a.3
(4) Over three years through five years _____	A552	5,801	M.2.a.4
(5) Over five years through 15 years _____	A553	553,787	M.2.a.5
(6) Over 15 years _____	A554	6,303,804	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	401,302	M.2.b.1
(2) Over three months through 12 months _____	A556	500,086	M.2.b.2
(3) Over one year through three years _____	A557	403,850	M.2.b.3
(4) Over three years through five years _____	A558	34,958	M.2.b.4
(5) Over five years through 15 years _____	A559	5,985,628	M.2.b.5
(6) Over 15 years _____	A560	8,990,737	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	2,578,277	M.2.c.1
(2) Over three years _____	A562	10,591,103	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	27,263	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost _____	8782	0	M.4.a
b. Fair value _____	8783	0	M.4.b

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):									
a. Credit card receivables _____	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines _____	B842	0	B843	0	B844	4,346	B845	3,074	M.5.b
c. Automobile loans _____	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	0	B853	0	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	B858	0	B859	0	B860	0	B861	0	M.5.f

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate _____	1410	73,204,821			1
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans _____			F158	1,066,427	1.a.1
(2) Other construction loans and all land development and other land loans _____			F159	8,438,468	1.a.2
b. Secured by farmland (including farm residential and other improvements) _____			1420	778,611	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	13,586,981	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens _____			5367	25,355,271	1.c.2.a
(b) Secured by junior liens _____			5368	3,838,319	1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____			1460	1,941,899	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____			F160	6,850,471	1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____			F161	11,348,374	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. _____			B531	193,502	2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	75			2.a.1
(2) To other commercial banks in the U.S. _____	B533	193,427			2.a.2
b. To other depository institutions in the U.S. _____	B534	644,065	B534	644,065	2.b
c. To banks in foreign countries _____			B535	144,408	2.c
(1) To foreign branches of other U.S. banks _____	B536	22			2.c.1
(2) To other banks in foreign countries _____	B537	144,386			2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	1,047,420	1590	1,047,420	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) _____	1763	38,791,326	1763	38,791,326	4.a
b. To non-U.S. addressees (domicile) _____	1764	610,252	1764	187,434	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	11,904,576	B538	11,904,576	6.a
b. Other revolving credit plans _____	B539	2,956,771	B539	2,956,771	6.b
c. Other consumer loans (includes single payment, installment, and all student loans) _____	2011	18,867,501	2011	18,867,501	6.c
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	0	2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	3,612,389	2107	3,612,389	8
9. Other loans _____	1563	4,661,009			9
a. Loans for purchasing or carrying securities (secured and unsecured) _____			1545	725,879	9.a
b. All other loans (exclude consumer loans) _____			1564	3,935,128	9.b

Schedule RC-C—Continued

Part I. Continued

	Dollar Amounts in Thousands				Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
10. Lease financing receivables (net of unearned income) _____			2165	11,579,424					10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) _____	F162	5,064,887							10.a
b. All other leases _____	F163	6,515,739							10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above _____	2123	0	2123	0					11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) _____	2122	168,218,666	2122	167,794,644					12

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Loans secured by 1-4 family residential properties in domestic offices _____	F576	592,732			M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) _____	1616	94,179			M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)			RCON		
(1) Three months or less _____	A564	1,109,978			M.2.a.1
(2) Over three months through 12 months _____	A565	1,802,313			M.2.a.2
(3) Over one year through three years _____	A566	4,308,125			M.2.a.3
(4) Over three years through five years _____	A567	2,451,781			M.2.a.4
(5) Over five years through 15 years _____	A568	4,680,870			M.2.a.5
(6) Over 15 years _____	A569	10,853,490			M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 3)			RCFD		
(1) Three months or less _____	A570	86,404,415			M.2.b.1
(2) Over three months through 12 months _____	A571	6,434,707			M.2.b.2
(3) Over one year through three years _____	A572	13,890,597			M.2.b.3
(4) Over three years through five years _____	A573	14,498,547			M.2.b.4
(5) Over five years through 15 years _____	A574	13,638,444			M.2.b.5
(6) Over 15 years _____	A575	6,852,698			M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) _____	A247	38,372,839			M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4) _____	2746	4,672,774			M.3

- (1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (3) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
4.	Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) _____	5370	8,312,264	M.4
5.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A) _____	RCFD B837	 26,484	M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6.	Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A _____	C391	472,666	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	450	M.7.a
b.	Carrying amount included in Schedule RC-C, part I, items 1 through 9 _____	C780	22	M.7.b
8.	Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a.	Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) _____	RCON F230	 3,161	M.8.a
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2007, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>				
b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties _____	F231	N/A	M.8.b
c.	Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above _____	F232	N/A	M.8.c
9.	Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____	F577	674,669	M.9

		(Column A) Consolidated Bank		(Column B) Domestic Offices		
		RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands						
10.	Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a.	Loans secured by real estate _____	F608	2,685,986			M.10.a
(1)	Construction, land development, and other land loans _____			F578	0	M.10.a.1
(2)	Secured by farmland (including farm residential and other improvements) _____			F579	0	M.10.a.2
(3)	Secured by 1-4 family residential properties:					
(a)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____			F580	0	M.10.a.3.a
(b)	Closed-end loans secured by 1-4 family residential properties:					
(1)	Secured by first liens _____			F581	2,680,958	M.10.a.3.b.1
(2)	Secured by junior liens _____			F582	5,028	M.10.a.3.b.2
(4)	Secured by multifamily (5 or more) residential properties _____			F583	0	M.10.a.4
(5)	Secured by nonfarm nonresidential properties _____			F584	0	M.10.a.5
b.	Commercial and industrial loans _____	F585	0	F585	0	M.10.b

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F586		0		F586		0		M.10.c.1
(2) Other revolving credit plans	F587		0		F587		0		M.10.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F588		0		F588		0		M.10.c.3
d. Other loans	F589		0		F589		0		M.10.d
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate	F609		2,632,349						M.11.a
(1) Construction, land development, and other land loans					F590		0		M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)					F591		0		M.11.a.2
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F592		0		M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F593		2,627,320		M.11.a.3.b.1
(2) Secured by junior liens					F594		5,028		M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F595		0		M.11.a.4
(5) Secured by nonfarm nonresidential properties					F596		0		M.11.a.5
b. Commercial and industrial loans	F597		0		F597		0		M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598		0		F598		0		M.11.c.1
(2) Other revolving credit plans	F599		0		F599		0		M.11.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F600		0		F600		0		M.11.c.3
d. Other loans	F601		0		F601		0		M.11.d

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands					
	(Column A) Consolidated Bank			(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou		
ASSETS						
1. U.S. Treasury securities	3531	0	3531	0	1	
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2	
3. Securities issued by states and political subdivisions in the U.S.	3533	0	3533	0	3	
4. Mortgage-backed securities (MBS):						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	302,576	3534	302,576	4.a	
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535	0	3535	0	4.b	
c. All other mortgage-backed securities	3536	0	3536	0	4.c	
5. Other debt securities	3537	6	3537	6	5	
6. Loans:						
a. Loans secured by real estate	F610	0			6.a	
(1) Construction, land development, and other land loans			F604	0	6.a.1	
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.2	
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0	6.a.3.a	
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens			F607	0	6.a.3.b.1	
(2) Secured by junior liens			F611	0	6.a.3.b.2	
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4	
(5) Secured by nonfarm nonresidential properties			F613	0	6.a.5	
b. Commercial and industrial loans	F614	0	F614	0	6.b	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards	F615	0	F615	0	6.c.1	
(2) Other revolving credit plans	F616	0	F616	0	6.c.2	
(3) Other consumer loans (includes single payment, installment, and all student loans)	F617	0	F617	0	6.c.3	
d. Other loans	F618	0	F618	0	6.d	
7. - 8. Not applicable						
9. Other trading assets	3541	7,041	3541	7,041	9	
10. Not applicable						
11. Derivatives with a positive fair value	3543	542,466	3543	542,466	11	
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	852,089	3545	852,089	12	
LIABILITIES						
13. a. Liability for short positions	3546	0	3546	0	13.a	
b. Other trading liabilities	F624	0	F624	0	13.b	
14. Derivatives with a negative fair value	3547	488,249	3547	488,249	14	
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	488,249	3548	488,249	15	

Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):							
a. Loans secured by real estate	F790		0				M.1.a
(1) Construction, land development, and other land loans				F625		0	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)				F626		0	M.1.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F627		0	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F628		0	M.1.a.3.b.1
(2) Secured by junior liens				F629		0	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F630		0	M.1.a.4
(5) Secured by nonfarm nonresidential properties				F631		0	M.1.a.5
b. Commercial and industrial loans	F632		0	F632		0	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F633		0	F633		0	M.1.c.1
(2) Other revolving credit plans	F634		0	F634		0	M.1.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635		0	F635		0	M.1.c.3
d. Other loans	F636		0	F636		0	M.1.d
2. Not applicable							
3. Loans measured at fair value that are past due 90 days or more: (1)							
(a) Fair value	F639		0	F639		0	M.3.a
(b) Unpaid principal balance	F640		0	F640		0	M.3.b

Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands

	RCFD	Bil Mil Thou	
4. Asset-backed securities:			
a. Residential mortgage-backed securities	F641	N/A	M.4.a
b. Commercial mortgage-backed securities	F642	N/A	M.4.b
c. Credit card receivables	F643	N/A	M.4.c
d. Home equity lines	F644	N/A	M.4.d
e. Automobile loans	F645	N/A	M.4.e
f. Other consumer loans	F646	N/A	M.4.f
g. Commercial and industrial loans	F647	N/A	M.4.g
h. Other	F648	N/A	M.4.h
5. Collateralized debt obligations:			
a. Synthetic	F649	N/A	M.5.a
b. Other	F650	N/A	M.5.b
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A	M.6

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands

		RCFD	Bil Mil Thou	
7. Equity securities:				
a. Readily determinable fair values		F652	N/A	M.7.a
b. Other		F653	N/A	M.7.b
8. Loans pending securitization		F654	N/A	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):				
TEXT				
a.	F655 N/A	F655	N/A	M.9.a
b.	F656 N/A	F656	N/A	M.9.b
c.	F657 N/A	F657	N/A	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):				
TEXT				
a.	F658 N/A	F658	N/A	M.10.a
b.	F659 N/A	F659	N/A	M.10.b
c.	F660 N/A	F660	N/A	M.10.c

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts						Nontransaction Accounts						
	(Column A) Total transaction accounts (including total demand deposits)			(Column B) Memo: Total demand deposits (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	18,359,837							B550	97,412,380			1
2. U.S. Government	2202	350,041							2520	115,758			2
3. States and political subdivisions in the U.S.	2203	1,063,168							2530	9,206,588			3
4. Commercial banks and other depository institutions in the U.S.	B551	2,051,833							B552	8,559			4
5. Banks in foreign countries	2213	22,278							2236	54			5
6. Foreign governments and official institutions (including foreign central banks)	2216	1,009							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	21,848,166		2210	19,338,494			2385	106,743,339			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	2,798,134			M.1.a
b. Total brokered deposits	2365	1,016,584			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)					
(1) Brokered deposits issued in denominations of less than \$100,000	2343	453			M.1.c.1
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	2344	100			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	25			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	1,003,802			M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	N/A			M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810	72,409,274			M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	5,949,909			M.2.a.2
b. Total time deposits of less than \$100,000	6648	12,848,928			M.2.b
c. Total time deposits of \$100,000 or more	2604	15,535,228			M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233	417,760			M.2.c.1

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

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCFN	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	2,413,782	M.3.a.1
(2) Over three months through 12 months _____	A580	5,908,965	M.3.a.2
(3) Over one year through three years _____	A581	2,748,838	M.3.a.3
(4) Over three years _____	A582	1,777,343	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	8,322,747	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	8,632,057	M.4.a.1
(2) Over three months through 12 months _____	A585	4,490,164	M.4.a.2
(3) Over one year through three years _____	A586	1,447,834	M.4.a.3
(4) Over three years _____	A587	965,173	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	13,122,221	M.4.b

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks) _____	B553	11,790,922	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	7,258,250	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625	0	3
4. Foreign governments and official institutions (including foreign central banks) _____	2650	0	4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200	19,049,172	6

Memoranda

Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____	A245	19,049,172	M.1

Schedule RC-F—Other Assets

				Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1) _____				B556	973,308	1
2.	Net deferred tax assets (2) _____				2148	0	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	565	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4) _____				1752	1,224,892	4
5.	Life insurance assets _____				C009	4,771,005	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____				2168	7,093,547	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 Low Income Housing - Investment in Tax Credit	3549	2,361,443			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	14,063,317	7

Schedule RC-G—Other Liabilities

				Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1.	a.	Interest accrued and unpaid on deposits in domestic offices (5) _____			3645	238,919	1.a
	b.	Other expenses accrued and unpaid (includes accrued income taxes payable) _____			RCFD		
					3646	2,015,384	1.b
2.	Net deferred tax liabilities (2) _____				3049	911,133	2
3.	Allowance for credit losses on off-balance sheet credit exposures _____				B557	128,838	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____				2938	3,246,296	4
		TEXT					
	a.	Accounts Payable	3066	827,088			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	6,540,570	5

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

Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	Dollar Amounts in Thousands			Domestic Offices		
	RCON	Bil	Mil	Thou		
1. and 2. Not applicable						
3. Securities purchased under agreements to resell _____	B989			0		3
4. Securities sold under agreements to repurchase _____	B995		10,192,253			4
5. Other borrowed money _____ <i>EITHER</i>	3190		43,255,067			5
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____ <i>OR</i>	2163			0		6
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941		18,503,076			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192		241,553,203			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129		199,755,942			9

In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.

	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities _____	1039			0	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	1041		72,285		11
12. Securities issued by states and political subdivisions in the U.S. _____	1042		7,140,707		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1043		16,476,935		13.a.1
(2) Other pass-through securities _____	1044		5,128		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1209		9,781,048		13.b.1
(2) All other mortgage-backed securities _____	1280		4,179,611		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____	1281		1,256,444		14
15. Foreign debt securities (include foreign asset-backed securities) _____	1282		33,688		15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____	A510		127,379		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1374		39,073,225		17
18. Equity securities that do not have readily determinable fair values _____	1752		1,224,892		18

Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

	Dollar Amounts in Thousands				
	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) _____	2133			N/A	1
2. Total IBF liabilities (component of Schedule RC, item 21) _____	2898			N/A	2

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands		
		RCFD	Tril Bil Mil Thou	
ASSETS				
1.	Interest-bearing balances due from depository institutions _____	3381	153,881	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	77,915	2
3.	Mortgage-backed securities (2) _____	B559	30,804,402	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	8,619,417	4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365	3,663,546	5
6.	Loans:			
	a. Loans in domestic offices:	RCON		
	(1) Total loans _____	3360	153,195,275	6.a.1
	(2) Loans secured by real estate:			
	(a) Loans secured by 1-4 family residential properties _____	3465	42,853,376	6.a.2.a
	(b) All other loans secured by real estate _____	3466	30,000,299	6.a.2.b
	(3) Loans to finance agricultural production and other loans to farmers _____	3386	1,062,706	6.a.3
	(4) Commercial and industrial loans _____	3387	40,076,569	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards _____	B561	11,565,121	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	21,378,661	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN		
		3360	400,135	6.b
		RCFD		
7.	Trading assets _____	3401	527,518	7
8.	Lease financing receivables (net of unearned income) _____	3484	11,635,675	8
9.	Total assets (4) _____	3368	236,979,636	9
LIABILITIES				
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____	RCON		
		3485	2,237,122	10
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs) _____	B563	79,108,773	11.a
	b. Time deposits of \$100,000 or more _____	A514	14,920,096	11.b
	c. Time deposits of less than \$100,000 _____	A529	12,666,675	11.c
		RCFN		
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	20,613,095	12
		RCFD		
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353	16,149,351	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	43,231,102	14

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____						
				3814	15,018,912	1.a
b. Credit card lines _____						
				3815	59,918,599	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:						
(a) 1-4 family residential construction loan commitments _____						
				F164	709,375	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments _____						
				F165	5,368,630	1.c.1.b
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate _____						
				6550	2,918,511	1.c.2
d. Securities underwriting _____						
				3817	0	1.d
e. Other unused commitments _____						
				3818	52,865,242	1.e
2. Financial standby letters of credit and foreign office guarantees _____						
		3820	660,703			2.a
3. Performance standby letters of credit and foreign office guarantees _____						
				3821	467,410	3.
a. Amount of performance standby letters of credit conveyed to others _____						
		3822	8,333			3.a
4. Commercial and similar letters of credit _____						
				3411	461,103	4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____						
				3433	10,740,297	6
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps _____						
		C968	0	C969	50,500	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	1,017,158	C975	587,257	7.a.4
b. Gross fair values:						
(1) Gross positive fair value _____						
		C219	0	C221	3,176	7.b.1
(2) Gross negative fair value _____						
		C220	1,219	C222	152	7.b.2
8. Spot foreign exchange contracts _____						
				8765	877,945	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") _____						
				3430	4,734,500	9
TEXT						
a. <u>Securities borrowed</u> _____						
				3432	0	9.a
b. <u>Commitments to purchase when-issued securities</u> _____						
				3434	0	9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf _____						
				C978	0	9.c
d.	3555			3555	0	9.d
e.	3556			3556	0	9.e
f.	3557			3557	0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 28., "Total equity capital") _____						
				5591	0	10
TEXT						
a. <u>Commitments to sell when-issued securities</u> _____						
				3435	0	10.a
b.	5592			5592	0	10.b
c.	5593			5593	0	10.c
d.	5594			5594	0	10.d
e.	5595			5595	0	10.e

Schedule RC-L—Continued

		Dollar Amounts in Thousands				RCFD	Tril Bil Mil Thou				
11. Year-to-date merchant credit card sales volume:											
a. Sales for which the reporting bank is the acquiring bank _____						C223	111,156,063				11.a
b. Sales for which the reporting bank is the agent bank with risk _____						C224	49,169,797				11.b
Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts						
Derivatives Position Indicators		Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou						
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):		RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696						
a. Futures contracts _____		1,640,000	0	0	0	12.a					
		RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700						
b. Forward contracts _____		16,239,782	7,631,661	0	0	12.b					
c. Exchange-traded option contracts:		RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704						
(1) Written options _____		9,000,000	0	0	0	12.c.1					
		RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708						
(2) Purchased options _____		0	0	0	0	12.c.2					
d. Over-the-counter option contracts:		RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712						
(1) Written options _____		6,530,535	456,256	0	0	12.d.1					
		RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716						
(2) Purchased options _____		2,175,338	456,256	0	0	12.d.2					
		RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720						
e. Swaps _____		49,366,492	1,854,888	50,136	0	12.e					
13. Total gross notional amount of derivative contracts held for trading _____		RCFD A126	RCFD A127	RCFD 8723	RCFD 8724						
		54,384,546	7,535,111	0	0	13					
14. Total gross notional amount of derivative contracts held for purposes other than trading _____		RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728						
		30,567,601	2,863,950	50,136	0	14					
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____		RCFD A589				14.a					
		13,554,000									
15. Gross fair values of derivative contracts:											
a. Contracts held for trading:		RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736						
(1) Gross positive fair value _____		467,318	149,969	0	0	15.a.1					
		RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740						
(2) Gross negative fair value _____		462,836	140,682	0	0	15.a.2					
b. Contracts held for purposes other than trading:		RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744						
(1) Gross positive fair value _____		52,147	119,062	9,517	0	15.b.1					
		RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748						
(2) Gross negative fair value _____		410,027	21,421	0	0	15.b.2					

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:								
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____								
				6164			119,033	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____								
		6165	Number				5	1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing assets _____								
				3164			1,749,791	2.a
(1) Estimated fair value of mortgage servicing assets _____								
		A590					1,749,791	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____								
				B026			153,166	2.b
c. All other identifiable intangible assets _____								
				5507			2,465,771	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____								
				0426			4,368,728	2.d
3. Other real estate owned:								
a. Direct and indirect investments in real estate ventures _____								
				5372			0	3.a
b. All other real estate owned:								
(1) Construction, land development, and other land in domestic offices _____								
				5508			39,153	3.b.1
(2) Farmland in domestic offices _____								
				5509			401	3.b.2
(3) 1-4 family residential properties in domestic offices _____								
				5510			117,114	3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices _____								
				5511			647	3.b.4
(5) Nonfarm nonresidential properties in domestic offices _____								
				5512			2,931	3.b.5
(6) Foreclosed properties from "GNMA loans" _____								
				C979			169,962	3.b.6
(7) In foreign offices _____								
				RCFN				
				5513			0	3.b.7
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____								
				RCFD				
				2150			330,208	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			103,530	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____								
				2130			103,530	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			13,851,512	5.a.1.a
(b) Over one year through three years _____								
				F056			10,801	5.a.1.b
(c) Over three years through five years _____								
				F057			3,013,488	5.a.1.c
(d) Over five years _____								
				F058			16,844	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			5,403,257	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above) _____								
				F059			3,000,000	5.a.3
b. Other borrowings:								
(1) Other borrowings with a remaining maturity or next repricing date of: (3)								
(a) One year or less _____								
				F060			26,455,592	5.b.1.a
(b) Over one year through three years _____								
				F061			64,540	5.b.1.b
(c) Over three years through five years _____								
				F062			258,630	5.b.1.c
(d) Over five years _____								
				F063			81,171	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			26,235,558	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			43,752,578	5.c

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____	B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____	RCFD B570	Bil Mil Thou 84,924,082	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) <u>http://www.usbank.com</u>			8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____	RCFD 4088	YES / NO YES	9
10. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON F064	Bil Mil Thou 0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD F065	 6,252,868	10.b

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	22,533	F174	4,878	F176	66,125	1.a.1
(2) Other construction loans and all land development and other land loans	F173	325,792	F175	6,788	F177	479,246	1.a.2
b. Secured by farmland in domestic offices	3493	4,279	3494	0	3495	4,231	1.b
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	58,548	5399	38,085	5400	10,588	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	628,252	C237	1,151,805	C229	148,714	1.c.2.a
(b) Secured by junior liens	C238	63,833	C239	42,834	C230	2,271	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	7,841	3500	39	3501	26,776	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	14,200	F180	0	F182	29,643	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	64,544	F181	4,506	F183	101,860	1.e.2
RCFN	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
5377	0	5378	0	5379	0	2.a	
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	11,353	1597	1,325	1583	11,651	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	225,560	1252	51,860	1253	235,526	4.a
b. To non-U.S. addressees (domicile)	1254	1,317	1255	336	1256	4,208	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	300,007	B576	228,567	B577	48,630	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	257,865	B579	123,149	B580	9,371	5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	14,554	5460	0	5461	28,359	7

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual			
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou		
Dollar Amounts in Thousands								
8. Lease financing receivables:								
a. Leases to individuals for household, family, and other personal expenditures _____	F166	41,905	F167	5,989	F168	0	8.a	
b. All other leases _____	F169	139,458	F170	182	F171	85,502	8.b	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	2,364	3506	0	3507	7,722	9	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government _____	5612	314,081	5613	916,301	5614	36,335	10	
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") _____	5615	81,048	5616	63,202	5617	27,049	10.a	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	C866	226,114	C867	851,154	C868	0	10.b	

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):								
a. Loans secured by 1-4 family residential properties in domestic offices _____	F661	119,386	F662	145,836	F663	0	M.1.a	
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) _____	RCFD		RCFD		RCFD			
	1658	8,465	1659	6,500	1661	41,633	M.1.b	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above _____	6558	17,122	6559	0	6560	35,961	M.2	
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) _____	1248	0	1249	0	1250	0	M.3	
4. Not applicable								

Schedule RC-N—Continued

Memoranda-Continued	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands							
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):							
a. Loans and leases held for sale	C240	8,144	C241	1,804	C226	1,613	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	6,892	F665	4,161	F666	0	M.5.b.1
(2) Unpaid principal balance	F667	6,822	F668	4,132	F669	0	M.5.b.2

Memoranda-Continued	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands					
6. Interest rate, foreign exchange rate, and other commodity and equity contracts:					
Fair value of amounts carried as assets	3529	47	3530	43	M.6

Memoranda-Continued	RCFD	Bil Mil Thou	
	7. Additions to nonaccrual assets during the quarter	C410	
8. Nonaccrual assets sold during the quarter	C411	20,200	M.8

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

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____	F236	149,125,128			1
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) _____	F237	19,465,672			2
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) _____	RCFN				
		F234	19,262,423			3
4.	Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____	RCFD				
		F238	143,011,595			4
5.	Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) _____	F239	20,839,778			5
6.	Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above) _____	RCFN				
		F235	20,618,540			6

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a.	Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)					
	(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less _____	F049	55,864,815			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	Number			
		F050	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	70,970,299			M.1.b.1
	(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 _____	RCON	Number			
		F052	121,515			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	2,757,060			M.1.c.1
	(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) _____	RCON	Number			
		F046	N/A			M.1.c.2
d.	Retirement deposit accounts of more than \$250,000: (1)					
	(1) Amount of retirement deposit accounts of more than \$250,000 _____	F047	67,282			M.1.d.1
	(2) Number of retirement deposit accounts of more than \$250,000 _____	RCON	Number			
		F048	170			M.1.d.2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)						
2.	Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) _____	5597	58,843,581			M.2
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
	Text _____	RCON	FDIC Cert No.			
	A545 _____	A545	0			M.3

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2007, Report of Condition.

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

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

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale (2):			
a. Closed-end First liens	F066	1,269,299	1.a
b. Closed-end Junior liens	F067	269	1.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	0	1.c.1
(2) Principal amount funded under the lines of credit	F671	0	1.c.2
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale (2):			
a. Closed-end First liens	F068	5,744,274	2.a
b. Closed-end Junior liens	F069	3,987	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	0	2.c.1
(2) Principal amount funded under the lines of credit	F673	0	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end First liens	F070	7,440,904	3.a
b. Closed-end Junior liens	F071	2,313	3.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	0	3.c.1
(2) Principal amount funded under the lines of credit	F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. Closed-end First liens	F072	2,697,476	4.a
b. Closed-end Junior liens	F073	5,133	4.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	0	4.c.1
(2) Principal amount funded under the lines of credit	F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD		
a. Closed-end 1-4 family residential mortgage loans	F184	61,176	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens	F678	8,040	6.a
b. Closed-end junior liens	F679	0	6.b
c. Open-end loans extended under line of credit:			
(1) Total commitment under the lines of credit	F680	0	6.c.1
(2) Principal amount funded under the lines of credit	F681	0	6.c.2

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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

Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)											
(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements			
Dollar Amounts in Thousands											
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
ASSETS											
1. Loans and leases _____	F243	2,685,986	F682	0	F690	0	F244	2,685,986	F245	0	1
2. Trading assets _____	F246	852,089	F683	112,539	F691	0	F247	571,918	F248	392,710	2
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above) _____	F240	0	F684	0	F692	0	F241	0	F242	0	2.a
3. All other financial assets and servicing assets _____	F249	1,749,791	F685	0	F693	0	F250	0	F251	1,749,791	3
LIABILITIES											
4. Deposits _____	F252	0	F686	0	F694	0	F253	0	F254	0	4
5. Trading liabilities _____	F255	488,249	F687	110,735	F695	0	F256	524,840	F257	74,144	5
6. All other financial liabilities and and servicing liabilities _____	F258	0	F688	0	F696	0	F259	0	F260	0	6
7. Loan commitments (not accounted for as derivatives) _____	F261	0	F689	0	F697	0	F262	0	F263	0	7

Schedule RC-R—Regulatory Capital

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
Tier 1 capital						
1.	Total equity capital (from Schedule RC, item 28)	3210	21,614,592			1
2.	LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	(1,330,130)			2
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	9			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	(247,638)			4
5.	LESS: Nonqualifying perpetual preferred stock	B588	0			5
6.	Qualifying minority interests in consolidated subsidiaries	B589	1,450,321			6
7. a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590	10,160,827			7.a
	b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0			7.b
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	14,481,845			8
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591	174,979			9.a
	b. LESS: Disallowed deferred tax assets	5610	0			9.b
10.	Other additions to (deductions from) Tier 1 capital	B592	(95)			10
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	14,306,771			11
Tier 2 capital						
12.	Qualifying subordinated debt and redeemable preferred stock	5306	5,792,923			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	2,674,960			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	8,467,883			17
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275	8,467,883			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	22,774,654			21
Total assets for leverage ratio						
22.	Average total assets (from Schedule RC-K, item 9)	3368	236,979,636	RCFD	Tril Bil Mil Thou	22
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	10,160,827			23
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	174,979			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	110,004			26
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	226,533,826			27
Adjustments for financial subsidiaries						
28.a	Adjustment to Tier 1 capital reported in item 11	C228	0			28.a
	b. Adjustment to total risk-based capital reported in item 21	B503	0			28.b
29.	Adjustment to risk-weighted assets reported in item 62	B504	0			29
30.	Adjustment to average total assets reported in item 27	B505	0			30
Capital ratios						
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)						
		(Column A)		(Column B)		
		RCFD	Percentage	RCFD	Percentage	
31.	Tier 1 leverage ratio (2)	7273	0.00%	7204	6.32%	31
32.	Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.69%	32
33.	Total risk-based capital ratio (4)	7275	0.00%	7205	10.64%	33

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

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands							
	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 7,232,911	RCFD C869 0	RCFD B600 1,354,942	RCFD B601 5,877,969		RCFD B602 0	34
35. Held-to-maturity securities	RCFD 1754 63,808	RCFD B603 0	RCFD B604 0	RCFD B605 36,197	RCFD B606 17,221	RCFD B607 10,390	35
36. Available-for-sale securities	RCFD 1773 36,864,046	RCFD B608 (2,190,222)	RCFD B609 1,104,149	RCFD B610 30,936,107	RCFD B611 5,503,748	RCFD B612 1,510,264	36
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 3,517,817		RCFD C063 0	RCFD C064 3,517,817		RCFD B520 0	37
38. Loans and leases held for sale	RCFD 5369 3,114,558	RCFD B617 0	RCFD B618 0	RCFD B619 404,225	RCFD B620 2,702,610	RCFD B621 7,723	38
39. Loans and leases, net of unearned income	RCFD B528 165,104,108	RCFD B622 0	RCFD B623 1,237,760	RCFD B624 8,677,448	RCFD B625 19,643,136	RCFD B626 135,545,764	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 2,567,134	RCFD 3123 2,567,134					40
41. Trading assets	RCFD 3545 852,089	RCFD B627 549,513	RCFD B628 0	RCFD B629 302,576	RCFD B630 0	RCFD B631 0	41
42. All other assets (1)	RCFD B639 28,414,607	RCFD B640 10,545,464	RCFD B641 383,633	RCFD B642 5,838,916	RCFD B643 113,718	RCFD 5339 11,532,876	42
43. Total assets (sum of items 34 through 42)	RCFD 2170 242,596,810	RCFD B644 6,337,621	RCFD 5320 4,080,484	RCFD 5327 55,591,255	RCFD 5334 27,980,433	RCFD 5340 148,607,017	43

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

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Face Value or Notional Amount			Credit Equivalent Amount (1)	Allocation by Risk Weight Category			
	Bil Mil Thou			Bil Mil Thou	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	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	15,333,274	1.00	15,333,274	405,995	2,526,907	2,404,503	9,995,869	
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	
	467,410	.50	233,705	524	17,091	15,455	200,635	
46. Commercial and similar letters of credit	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	
	461,103	.20	92,221	3,545	4,385	6,590	77,701	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663	
	1,888	1.00	1,888	0	0		1,888	
	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	
48. Securities lent	10,740,297	1.00	10,740,297	10,740,297	0	0	0	
49. Retained recourse on small business obligations sold with recourse	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673	
	565	1.00	565	0	0	0	565	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	* Below	RCFD B542				RCFD B543	
	0	12.500	0				0	
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	
	437,545	1.00	437,545	0	0	437,545	0	
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	
	54,607	1.00	54,607	0	0	32,395	22,212	
53. Unused commitments with an original maturity exceeding one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	
	56,113,404	.50	28,056,702	0	391,748	163,489	27,501,465	
			RCFD A167	RCFD B693	RCFD B694	RCFD B695		
54. Derivative contracts			1,030,561	86,400	363,845	580,316		

(1) Column A multiplied by credit conversion factor.

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

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

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

Schedule RC-R—Continued

	Dollar Amounts in Thousands			
	(Column C)	(Column D)	(Column E)	(Column F)
	Allocation by Risk Weight Category			
	0%	20%	50%	100%
	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)	15,317,245	58,895,231	31,620,726	186,407,352
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	0	11,779,046	15,810,363	186,407,352
58. Market risk equivalent assets				0
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)				213,996,761
60. LESS: Excess allowance for loan and lease losses				21,012
61. LESS: Allocated transfer risk reserve				0
62. Total risk-weighted assets (item 59 minus items 60 and 61)				213,975,749

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil Mil Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	782,951

	With a remaining maturity of					
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years	
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou
2. Notional principal amounts of derivative contracts: (1)						
a. Interest rate contracts	3809	25,163,363	8766	25,275,601	8767	17,342,648
b. Foreign exchange contracts	3812	4,445,544	8769	1,143,665	8770	1,829,603
c. Gold contracts	8771	0	8772	0	8773	0
d. Other precious metals contracts	8774	0	8775	0	8776	0
e. Other commodity contracts	8777	0	8778	0	8779	0
f. Equity derivative contracts	A000	24,129	A001	26,007	A002	0
g. Credit derivative contracts:						
(1) Investment grade	C980	59,105	C981	546,585	C982	49,800
(2) Subinvestment grade	C983	114,954	C984	589,026	C985	244,945

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

Schedule RC-S—Continued

Dollar Amounts in Thousands

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 437,545	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 437,545	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil Mil Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	90,918
b. Amount of retained recourse on these obligations as of the report date	A250	565
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	437,545
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	112,439,053
c. Other financial assets (includes home equity lines) (1)	A591	1,337,097
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	584,090
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
(2) Conduits sponsored by other unrelated institutions	B807	0
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	9,327
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

(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.

