

# 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 December 31, 2007

(20071231)

(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)

**01/30/2008**

\_\_\_\_\_  
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.

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](mailto:CDR.Help@ffiec.gov).

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.

### 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 39.2 hours per respondent and is estimated to vary from 16 to 630 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-16, 16a
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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, 2007 – December 31, 2007

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	4011	4,604,012	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	82,109	1.a.1.b
(c) Commercial and industrial loans	4012	2,211,522	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,144,359	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	1,412,053	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	35	1.a.1.e
(f) All other loans in domestic offices	B487	340,887	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	14,459	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	9,809,436	1.a.3
b. Income from lease financing receivables	4065	828,680	1.b
c. Interest income on balances due from depository institutions: (1)	4115	2,242	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	26,576	1.d.1
(2) Mortgage-backed securities	B489	1,667,746	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	356,068	1.d.3
e. Interest income from trading assets	4069	17,737	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	193,342	1.f
g. Other interest income	4518	91,947	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	12,993,774	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	31,628	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	993,163	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	659,626	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	645,607	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	948,836	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	701,711	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,862,579	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	430,404	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	6,273,554	2.e
3. Net interest income (item 1.h minus 2.e)		4074	3
		6,720,220	
4. Provision for loan and lease losses		4230	4
		788,183	
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	1,122,253	5.a
b. Service charges on deposit accounts in domestic offices	4080	1,528,945	5.b
c. Trading revenue (2)	A220	59,747	5.c
<b>d. (1) Fees and commissions from securities brokerage</b>	C886	0	5.d.1
<b>(2) Investment banking, advisory, and underwriting fees and commissions</b>	C888	194,814	5.d.2
<b>(3) Fees and commissions from annuity sales</b>	C887	0	5.d.3
<b>(4) Underwriting income from insurance and reinsurance activities</b>	C386	23,865	5.d.4
<b>(5) Income from other insurance activities</b>	C387	600	5.d.5
e. Venture capital revenue	B491	0	5.e
f. Net servicing fees	B492	155,596	5.f
g. Net securitization income	B493	10,276	5.g
<b>h. Not applicable</b>			
i. Net gains (losses) on sales of loans and leases	5416	162,867	5.i
j. Net gains (losses) on sales of other real estate owned	5415	2,701	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	13,370	5.k
l. Other noninterest income*	B497	3,408,538	5.l
m. Total noninterest income (sum of items 5.a through 5.l)		4079	5.m
		6,683,572	
6. a. Realized gains (losses) on held-to-maturity securities		3521	6.a
		0	
b. Realized gains (losses) on available-for-sale securities		3196	6.b
		12,526	
7. Noninterest expense:			
a. Salaries and employee benefits	4135	2,948,090	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	678,675	7.b
c. (1) Goodwill impairment losses	C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	470,328	7.c.2
d. Other noninterest expense*	4092	2,523,762	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	7.e
		6,620,855	
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	8
		6,007,280	
9. Applicable income taxes (on item 8)		4302	9
		1,878,120	
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	10
		4,129,160	
11. Extraordinary items and other adjustments, net of income taxes*		4320	11
		0	
12. Net income (loss) (sum of items 10 and 11)		4340	12
		4,129,160	

\* 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		39,695	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		194,814	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		110,203	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		261,994	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150		50,049	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		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) <b>(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.):</b>				
a. Interest rate exposures _____	8757		9,075	M.8.a
b. Foreign exchange exposures _____	8758		49,588	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		1,084	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		0	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		0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	RIAD	YES / NO		
	A530	NO		M.11
<b>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.</b>				
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)) _____	F228		N/A	M.12

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

### Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou		
1. Total equity capital most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	20,618,125				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	20,618,125				3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	4,129,160				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	80,648				7
8. LESS: Cash dividends declared on preferred stock	4470	0				8
9. LESS: Cash dividends declared on common stock	4460	3,505,000				9
10. Other comprehensive income (1)	B511	(122,353)				10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0				11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	21,200,580				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 changes in minimum pension liability adjustments.

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

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

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

	( Column A )				( Column B )				
	Charge-offs (1)				Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582		9,906		3583			73	1.a
b. Secured by farmland in domestic offices	3584		392		3585			391	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		35,825		5412			2,907	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		60,385		C217			1,702	1.c.2.a
(b) Secured by junior liens	C235		42,065		C218			4,587	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		1,533		3589			53	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		13,922		3591			3,750	1.e
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			11	2.a
b. To foreign banks	4654		0		4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655		1,325		4665			448	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		125,298		4617			43,159	4.a
b. To non-U.S. addressees (domicile)	4646		724		4618			323	4.b

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

## Schedule RI-B—Continued

### Part I. Continued

Dollar Amounts in Thousands	( 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	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514	370,347	B515	66,215					5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B516	222,215	B517	68,304					5.b
6. Loans to foreign governments and official institutions _____	4643	0	4627	0					6
7. All other loans _____	4644	5,043	4628	3,220					7
8. Lease financing receivables:									
<b>a. Leases to individuals for household, family, and other personal expenditures</b> _____	F185	22,934	F187	6,731					8.a
<b>b. All other leases</b> _____	C880	63,489	F188	28,343					8.b
9. Total (sum of items 1 through 8) _____	4635	<b>975,403</b>	4605	<b>230,217</b>					9

### Memoranda

Dollar Amounts in Thousands	( 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 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	3,467	5410	1,076					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	112,024						M.4	

Dollar Amounts in Thousands	( 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	
<b>5. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 5.a and 5.b must equal Schedule RI-B, part I, item 1.a):</b>									
<b>a. 1-4 family residential construction loans</b> _____	C891	3,270	C892	0					M.5.a
<b>b. Other construction loans and all land development and other land loans</b> _____	C893	6,636	C894	73					M.5.b
<b>6. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 6.a and 6.b must equal Schedule RI-B, part I, item 1.e):</b>									
<b>a. Loans secured by owner-occupied nonfarm nonresidential properties</b> _____	C895	4,636	C896	1,377					M.6.a
<b>b. Loans secured by other nonfarm nonresidential properties</b> _____	C897	9,286	C898	2,373					M.6.b

(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, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	1,889,317	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	230,217	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	965,564	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	9,839	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	788,183	5
6. Adjustments* (see instructions for this schedule) _____	C233	3,888	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	1,936,202	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	67,616	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____ <b>Memorandum item 4 is to be completed by all banks.</b>	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	78	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 that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
<b>TEXT</b>						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		245,235		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	4461 Merchant processing services	4461		1,101,128		1.f
g.	4462 Credit and debit card revenue	4462		884,847		1.g
h.	4463 Corporate payment products revenue	4463		323,087		1.h
i.	<b>Net change in the fair values of financial instruments accounted for under a fair value option</b>	F229		0		1.i
2. Other noninterest expense (from Schedule RI, item 7.d):						
Itemize and describe amounts that exceed 1% of the sum of of Schedule RI, items 1.h and 5.m:						
<b>TEXT</b>						
a.	Data processing expenses	C017		0		2.a
b.	Advertising and marketing expenses	0497		0		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		0		2.e
f.	Legal fees and expenses	4141		0		2.f
g.	FDIC deposit insurance assessments	4146		0		2.g
h.	4464 Visa indemnification / litigation settlement	4464		313,500		2.h
i.	4467	4467		0		2.i
j.	4468	4468		0		2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
<b>TEXT</b>						
a.(1)	4469	4469		0		3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b.(1)	4487	4487		0		3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c.(1)	4489	4489		0		3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2



## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2007

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	
<b>ASSETS</b>						
1.	Cash and balances due from depository institutions (from Schedule RC-A):					
a.	Noninterest-bearing balances and currency and coin (1)			0081	8,884,198	1.a
b.	Interest-bearing balances (2)			0071	140,457	1.b
2.	Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754	74,384	2.a
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773	39,181,293	2.b
3.	Federal funds sold and securities purchased under agreements to resell:			RCON		
a.	Federal funds sold in domestic offices			B987	4,046,600	3.a
				RCFD		
b.	Securities purchased under agreements to resell (3)			B989	1,000	3.b
4.	Loans and lease financing receivables (from Schedule RC-C):					
a.	Loans and leases held for sale			5369	4,810,669	4.a
b.	Loans and leases, net of unearned income	B528	149,597,288			4.b
c.	LESS: Allowance for loan and lease losses	3123	1,936,202			4.c
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	147,661,086	4.d
5.	Trading assets (from Schedule RC-D)			3545	577,412	5
6.	Premises and fixed assets (including capitalized leases)			2145	1,710,163	6
7.	Other real estate owned (from Schedule RC-M)			2150	208,910	7
8.	Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)			2130	149,641	8
9.	Not applicable					
10.	Intangible assets:					
a.	Goodwill			3163	7,634,737	10.a
b.	Other intangible assets (from Schedule RC-M)			0426	4,243,882	10.b
11.	Other assets (from Schedule RC-F)			2160	13,435,071	11
12.	Total assets (sum of items 1 through 11)			2170	232,759,503	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	
<b>LIABILITIES</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				RCON	
				2200	122,600,199
(1) Noninterest-bearing (1)		6631	34,469,401		13.a.1
(2) Interest-bearing		6636	88,130,798		13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN	
				2200	15,932,454
(1) Noninterest-bearing		6631	0		13.b.1
(2) Interest-bearing		6636	15,932,454		13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2)				RCON	
				B993	2,816,503
				RCFD	
b. Securities sold under agreements to repurchase (3)				B995	10,540,950
				3548	441,993
15. Trading liabilities (from Schedule RC-D)					
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)					
				3190	42,507,172
17. and 18. Not applicable					
19. Subordinated notes and debentures(4)				3200	7,697,466
20. Other liabilities (from Schedule RC-G)				2930	7,475,923
21. Total liabilities (sum of items 13 through 20)				2948	<b>210,012,660</b>
22. Minority interest in consolidated subsidiaries				3000	1,546,263
<b>EQUITY CAPITAL</b>					
23. Perpetual preferred stock and related surplus				3838	0
24. Common stock				3230	18,200
25. Surplus (exclude all surplus related to preferred stock)				3839	12,057,586
26. a. Retained earnings				3632	9,986,072
b. Accumulated other comprehensive income (5)				B530	(861,278)
27. Other equity capital components (6)				A130	0
28. Total equity capital (sum of items 23 through 27)				3210	<b>21,200,580</b>
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				3300	<b>232,759,503</b>

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 2006		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 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	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022		7,927,055						1
a. Cash items in process of collection and unposted debits _____					0020		6,228,085		1.a
b. Currency and coin _____					0080		1,698,969		1.b
2. Balances due from depository institutions in the U.S. _____					0082		384,681		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		409,050						2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070		79,593		3
a. Foreign branches of other U.S. banks _____	0073		0						3.a
b. Other banks in foreign countries and foreign central banks _____	0074		416,850						3.b
4. Balances due from Federal Reserve Banks _____	0090		271,700		0090		271,700		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		9,024,655		0010		8,663,028		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	55,805	1293	56,169	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	342,886	1298	340,466	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	56,773	8497	60,280	8498	7,130,927	8499	7,054,712	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	647,597	1702	637,732	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	18,261,719	1707	17,773,501	4.a.2
(3) Other pass-through securities	1709	5,721	1710	5,721	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	7,664,993	1717	7,568,208	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	15	1732	15	4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	4,575,579	1736	4,475,672	4.b.3
5. Asset-backed securities (ABS)	C026	0	C988	0	C989	4,832	C027	4,728	5
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	1,238,435	1741	1,063,255	6.a
b. Foreign debt securities	1742	11,890	1743	11,890	1744	36,213	1746	33,230	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	181,257	A511	173,605	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	<b>74,384</b>	1771	<b>77,891</b>	1772	<b>40,140,258</b>	1773	<b>39,181,293</b>	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	30,147,779			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	857,086			M.2.a.1
(2) Over three months through 12 months			A550	27,587			M.2.a.2
(3) Over one year through three years			A551	34,270			M.2.a.3
(4) Over three years through five years			A552	10,340			M.2.a.4
(5) Over five years through 15 years			A553	491,728			M.2.a.5
(6) Over 15 years			A554	7,200,212			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	434,537			M.2.b.1
(2) Over three months through 12 months			A556	308,552			M.2.b.2
(3) Over one year through three years			A557	1,181,702			M.2.b.3
(4) Over three years through five years			A558	900,862			M.2.b.4
(5) Over five years through 15 years			A559	6,513,185			M.2.b.5
(6) Over 15 years			A560	9,078,116			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	3,319,297			M.2.c.1
(2) Over three years			A562	8,724,598			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	64,955			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	4,832	B845	4,728	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

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
Dollar Amounts in Thousands							
1. Loans secured by real estate	1410	68,735,466					1
a. Construction, land development, and other land loans				1415	9,063,634		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	783,442		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	11,596,900		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	25,371,895		1.c.2.a
(b) Secured by junior liens				5368	4,147,319		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	1,782,130		1.d
e. Secured by nonfarm nonresidential properties				1480	15,990,146		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				B531	343,489		2.a
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	343,489					2.a.2
b. To other depository institutions in the U.S.	B534	439,185	B534	439,185			2.b
c. To banks in foreign countries				B535	115,004		2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	151,806					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,098,150	1590	1,098,150			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	35,070,469	1763	35,070,469			4.a
b. To non-U.S. addressees (domicile)	1764	555,118	1764	184,855			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	10,431,053	B538	10,431,053			6.a
b. Other revolving credit plans	B539	2,657,819	B539	2,657,819			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	15,596,492	2011	15,596,492			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	3,070,438	2107	3,070,438			8
9. Other loans	1563	4,048,113					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	560,357		9.a
b. All other loans (exclude consumer loans)				1564	3,487,756		9.b
10. Lease financing receivables (net of unearned income)				2165	12,210,324		10
<b>a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)</b>							
<b>b. All other leases</b>	F162	5,968,745					10.a
	F163	6,241,614					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	154,407,957	2122	154,000,857			12

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)		1616		20,770		M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties 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		1,123,312		M.2.a.1
(2) Over three months through 12 months		A565		2,019,134		M.2.a.2
(3) Over one year through three years		A566		4,299,792		M.2.a.3
(4) Over three years through five years		A567		2,281,334		M.2.a.4
(5) Over five years through 15 years		A568		4,838,127		M.2.a.5
(6) Over 15 years		A569		10,756,987		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		76,266,149		M.2.b.1
(2) Over three months through 12 months		A571		7,512,903		M.2.b.2
(3) Over one year through three years		A572		13,464,736		M.2.b.3
(4) Over three years through five years		A573		13,834,053		M.2.b.4
(5) Over five years through 15 years		A574		13,381,364		M.2.b.5
(6) Over 15 years		A575		4,074,800		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		36,745,127		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		5,637,299		M.3
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)		RCON				
		5370		9,170,443		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		34,541		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		418,116		M.6
<b>Memorandum item 7 is to be completed by all banks.</b>						
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		501		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		C780		195		M.7.b

- (1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties 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	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
<b>8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:</b>					
<b>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))</b>	F230	3,741			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 (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) as of December 31, 2006, 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>b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties</b>	F231	N/A			M.8.b
<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</b>	F232	N/A			M.8.c
<b>9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-C, part I, item 1.a):</b>					
<b>a. 1–4 family residential construction loans</b>	F158	1,210,703			M.9.a
<b>b. Other construction loans and all land development and other land loans</b>	F159	7,852,931			M.9.b
<b>10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-C, part I, item 1.e):</b>					
<b>a. Loans secured by owner-occupied nonfarm nonresidential properties</b>	F160	7,021,437			M.10.a
<b>b. Loans secured by other nonfarm nonresidential properties</b>	F161	8,968,709			M.10.b

### Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
<b>ASSETS</b>						
1. U.S. Treasury securities in domestic offices		3531			0	1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)		3532			0	2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices		3533			0	3
4. Mortgage-backed securities (MBS) in domestic offices:						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		3534			0	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)		3535			0	4.b
c. All other mortgage-backed securities		3536			0	4.c
5. Other debt securities in domestic offices		3537			42,667	5
6. - 8. Not applicable						
9. Other trading assets in domestic offices		3541			1,466	9
		RCFN				
10. Trading assets in foreign offices		3542			0	10
11. Derivatives with a positive fair value:		RCON				
a. In domestic offices		3543			533,279	11.a
		RCFN				
b. In foreign offices		3543			0	11.b
		RCFD				
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)		3545			<b>577,412</b>	12
<b>LIABILITIES</b>						
13. Liability for short positions		3546			0	13
14. Derivatives with a negative fair value		3547			441,993	14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)		3548			<b>441,993</b>	15

## 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	17,363,193						B550	90,692,907		1	
2. U.S. Government	2202	51,098						2520	258,186		2	
3. States and political subdivisions in the U.S.	2203	1,180,838						2530	10,796,585		3	
4. Commercial banks and other depository institutions in the U.S.	B551	2,190,975						B552	28,890		4	
5. Banks in foreign countries	2213	37,487						2236	40		5	
6. Foreign governments and official institutions (including foreign central banks)	2216	0						2377	0		6	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	<b>20,823,591</b>		2210	18,269,437		2385	<b>101,776,608</b>		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	2,855,182			M.1.a
b. Total brokered deposits	2365	51,979			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)					
(1) Issued in denominations of less than \$100,000	2343	453			M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344	51,526			M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	0			M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244	42,382			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) <b>(to be completed for the December report only)</b>	5590	8,480,462			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	67,270,285			M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	5,000,448			M.2.a.2
b. Total time deposits of less than \$100,000	6648	14,159,331			M.2.b
c. Total time deposits of \$100,000 or more	2604	15,346,544			M.2.c
<b>(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above</b>	F233	386,393			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. Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$250,000 or less.

## Schedule RC-E—Continued

### Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
<b>3. Maturity and repricing data for time deposits of less than \$100,000:</b>				
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	4,808,861	M.3.a.1
(2) Over three months through 12 months _____		A580	6,554,086	M.3.a.2
(3) Over one year through three years _____		A581	2,049,127	M.3.a.3
(4) Over three years _____		A582	747,257	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	11,362,947	M.3.b
<b>4. Maturity and repricing data for time deposits of \$100,000 or more:</b>				
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	8,931,211	M.4.a.1
(2) Over three months through 12 months _____		A585	5,022,775	M.4.a.2
(3) Over one year through three years _____		A586	1,018,175	M.4.a.3
(4) Over three years _____		A587	374,383	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	13,953,986	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)

Deposits of:	Dollar Amounts in Thousands	RCFN	Bil   Mil   Thou	
<b>1. Individuals, partnerships, and corporations (include all certified and official checks) _____</b>				
		B553	10,301,684	1
<b>2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____</b>				
		B554	5,630,770	2
<b>3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____</b>				
		2625	0	3
<b>4. Foreign governments and official institutions (including foreign central banks) _____</b>				
		2650	0	4
<b>5. U.S. Government and states and political subdivisions in the U.S. _____</b>				
		B555	0	5
<b>6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____</b>				
		2200	<b>15,932,454</b>	6

Memorandum	Dollar Amounts in Thousands	RCFN	Bil   Mil   Thou	
<b>1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____</b>				
		A245	15,932,454	M.1

**Schedule RC-F—Other Assets**

				Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Accrued interest receivable (1) _____					B556	1,043,739	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	2,745	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4) _____					1752	1,069,469	4
5.	Life insurance assets _____					C009	4,618,035	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____					2168	6,701,083	6
		<b>TEXT</b>						
	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	2,237,618				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	13,435,071	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	356,147	1.a
	b.	Other expenses accrued and unpaid (includes accrued income taxes payable) _____				RCFD		
						3646	2,201,302	1.b
2.	Net deferred tax liabilities (2) _____					3049	1,697,199	2
3.	Allowance for credit losses on off-balance sheet credit exposures _____					B557	197,765	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____					2938	3,023,510	4
		<b>TEXT</b>						
	a.	Accounts Payable	3066	844,218				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	7,475,923	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, includes "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		1,000		3
4. Securities sold under agreements to repurchase _____	B995		10,540,950		4
5. Other borrowed money _____ <i>EITHER</i>	3190		41,956,077		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		15,419,883		7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192		231,574,059		8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129		193,407,333		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		398,691		11
12. Securities issued by states and political subdivisions in the U.S. _____	1042		7,187,700		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1043		18,909,316		13.a.1
(2) Other pass-through securities _____	1044		5,721		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1209		7,664,993		13.b.1
(2) All other mortgage-backed securities _____	1280		4,575,594		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____	1281		1,243,267		14
15. Foreign debt securities (include foreign asset-backed securities) _____	1282		48,103		15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____	A510		181,257		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1374		40,214,642		17
18. Equity securities that do not have readily determinable fair values _____	1752		1,069,469		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
2. Total IBF liabilities (component of Schedule RC, item 21) _____	2898		N/A

**Schedule RC-K—Quarterly Averages (1)**

		Dollar Amounts in Thousands		
		RCFD	Tril   Bil   Mil   Thou	
<b>ASSETS</b>				
1.	Interest-bearing balances due from depository institutions _____	3381	122,572	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	440,632	2
3.	Mortgage-backed securities (2) _____	B559	31,455,992	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	8,784,584	4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365	3,768,049	5
6.	Loans:			
	a. Loans in domestic offices:	RCON		
	(1) Total loans _____	3360	138,806,244	6.a.1
	(2) Loans secured by real estate _____	3385	67,649,023	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers _____	3386	1,058,057	6.a.3
	(4) Commercial and industrial loans _____	3387	35,755,140	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards _____	B561	10,015,232	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	18,332,211	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN		
		3360	477,752	6.b
		RCFD		
7.	Trading assets _____	3401	375,139	7
8.	Lease financing receivables (net of unearned income) _____	3484	12,101,425	8
9.	Total assets(4) _____	3368	223,783,461	9
<b>LIABILITIES</b>				
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____	RCON		
		3485	2,196,918	10
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs) _____	B563	72,897,359	11.a
	b. Time deposits of \$100,000 or more _____	A514	15,250,049	11.b
	c. Time deposits of less than \$100,000 _____	A529	14,537,886	11.c
		RCFN		
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	17,436,121	12
		RCFD		
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353	13,526,313	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	40,643,151	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	14,352,626	1.a
b. Credit card lines _____								
						3815	56,701,432	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) _____								
						3816	<b>6,822,595</b>	1.c.1
<b>(a) 1-4 family residential construction loan commitments</b> _____								
	F164		878,082					1.c.1.a
<b>(b) Commercial real estate, other construction loan, and land development loan commitments</b> _____								
	F165		5,944,513					1.c.1.b
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate _____								
						6550	4,174,580	1.c.2
d. Securities underwriting _____								
						3817	0	1.d
e. Other unused commitments _____								
						3818	53,015,663	1.e
2. Financial standby letters of credit and foreign office guarantees _____								
						3819	12,682,761	2
a. Amount of financial standby letters of credit conveyed to others _____								
	3820		413,586					2.a
3. Performance standby letters of credit and foreign office guarantees _____								
						3821	393,180	3.
a. Amount of performance standby letters of credit conveyed to others _____								
	3822		7,801					3.a
4. Commercial and similar letters of credit _____								
						3411	377,833	4
5. Not applicable								
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____								
						3433	13,862,289	6
7. Credit derivatives:								
a. Notional amounts:								
(1) Credit default swaps _____								
	C968		0	C969		55,500		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		628,393	C975		369,886		7.a.4
b. Gross fair values:								
(1) Gross positive fair value _____								
	C219		0	C221		1,539		7.b.1
(2) Gross negative fair value _____								
	C220		1,306	C222		247		7.b.2
8. Spot foreign exchange contracts _____								
						8765	441,570	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	4,260,300	9
<b>TEXT</b>								
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
<b>TEXT</b>								
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	141,218,710				11.a
b. Sales for which the reporting bank is the agent bank with risk _____						C224	64,228,380				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 _____		10,660,000	0	0	0	12.a					
		RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700						
b. Forward contracts _____		13,225,792	7,355,692	0	0	12.b					
c. Exchange-traded option contracts:		RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704						
(1) Written options _____		7,000,000	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 _____		5,609,274	292,640	0	0	12.d.1					
		RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716						
(2) Purchased options _____		1,951,264	307,939	0	0	12.d.2					
		RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720						
e. Swaps _____		44,492,491	1,941,162	63,581	0	12.e					
13. Total gross notional amount of derivative contracts held for trading _____		RCFD A126	RCFD A127	RCFD 8723	RCFD 8724						
		40,957,169	6,873,041	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						
		41,981,652	3,024,392	63,581	0	14					
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____		RCFD A589				14.a					
		15,979,000									
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 _____		420,352	110,296	0	0	15.a.1					
		RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740						
(2) Gross negative fair value _____		341,851	96,296	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 _____		14,314	197,058	0	0	15.b.1					
		RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748						
(2) Gross negative fair value _____		379,903	15,645	2,955	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			2,678	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				2	1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing assets _____				3164			1,462,053	2.a
(1) Estimated fair value of mortgage servicing assets _____		A590					1,462,053	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____				B026			152,732	2.b
c. All other identifiable intangible assets _____				5507			2,629,097	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____				0426			<b>4,243,882</b>	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:				RCFN				
(1) Construction, land development, and other land in domestic offices _____				5508			83	3.b.1
(2) Farmland in domestic offices _____				5509			0	3.b.2
(3) 1-4 family residential properties in domestic offices _____				5510			105,698	3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices _____				5511			0	3.b.4
(5) Nonfarm nonresidential properties in domestic offices _____				5512			1,373	3.b.5
(6) Foreclosed properties from "GNMA loans" _____				C979			101,756	3.b.6
(7) In foreign offices _____				5513			0	3.b.7
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____				2150			<b>208,910</b>	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			149,641	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____				2130			<b>149,641</b>	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			12,109,285	5.a.1.a
(b) Over one year through three years _____				F056			2,010,178	5.a.1.b
(c) Over three years through five years _____				F057			3,015,067	5.a.1.c
(d) Over five years _____				F058			21,694	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			2,261,029	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above) _____				F059			3,222,000	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			24,333,341	5.b.1.a
(b) Over one year through three years _____				F061			495,029	5.b.1.b
(c) Over three years through five years _____				F062			335,184	5.b.1.c
(d) Over five years _____				F063			187,394	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			24,198,307	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			<b>42,507,172</b>	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 88,108,365	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	<b>YES / NO</b> 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	 7,020,598	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	2759	159,001	2769	1,689	3492	208,712	1.a
b. Secured by farmland in domestic offices	3493	2,432	3494	72	3495	4,888	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	50,466	5399	27,921	5400	7,465	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	399,119	C237	805,913	C229	53,209	1.c.2.a
(b) Secured by junior liens	C238	53,756	C239	33,937	C230	3,420	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	10,979	3500	21	3501	17,172	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	91,904	3503	4,181	3504	62,373	1.e
f. In foreign offices	RCFN B572	0	RCFN B573	0	RCFN 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 5377	0	RCFD 5378	0	RCFD 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	4,436	1597	0	1583	18,027	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	286,682	1252	27,895	1253	70,777	4.a
b. To non-U.S. addressees (domicile)	1254	2,592	1255	686	1256	4,208	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	255,427	B576	201,402	B577	13,608	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	162,665	B579	57,027	B580	3,515	5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	15,414	5460	0	5461	34,696	7
8. Lease financing receivables:							
<b>a. Leases to individuals for household, family, and other personal expenditures</b>	F166	38,630	F167	5,878	F168	0	8.a
<b>b. All other leases</b>	F169	142,131	F170	475	F171	53,196	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	1,266	3506	37	3507	8,255	9

### 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		
	Dollar Amounts in Thousands						
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government _____	5612	184,609	5613	610,741	5614	18,931	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") _____	5615	12,467	5616	0	5617	14,273	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	C866	167,271	C867	610,741	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		
	Dollar Amounts in Thousands						
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1) _____	1658	0	1659	0	1661	1,239	M.1
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above _____	6558	6,321	6559	29	6560	3,543	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							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) _____	C240	1,548	C241	2,643	C226	1,066	M.5

6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets _____	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	Dollar Amounts in Thousands				
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
	3529	0	3530	0	M.6

7. Additions to nonaccrual assets during the quarter _____	RCFD	Bil   Mil   Thou	
	C410	197,100	
8. Nonaccrual assets sold during the quarter _____	C411	147,300	M.8

**Schedule RC-N—Continued**

Memoranda	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou			
Dollar Amounts in Thousands									
<b>9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-N, item 1.a):</b>									
<b>a. 1–4 family residential construction loans</b>	F172	33,543	F174	1,689	F176	13,833	M.9.a		
<b>b. Other construction loans and all land development and other land loans</b>	F173	125,458	F175	0	F177	194,879	M.9.b		
<b>10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-N, item 1.e):</b>									
<b>a. Loans secured by owner-occupied nonfarm nonresidential properties</b>	F178	38,136	F180	1,019	F182	18,963	M.10.a		
<b>b. Loans secured by other nonfarm nonresidential properties</b>	F179	53,768	F181	3,162	F183	43,410	M.10.b		

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

Each bank must complete either (1) items A through C and Memorandum items 1 through 3 or (2) items 1 through 12 and Memorandum items 1 through 3. A bank that chooses to complete items A through C must continue to complete these items each quarter thereafter. A bank that completes items A through C may also choose to complete items D through F, but must continue to complete items D through F each quarter thereafter.

Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
<b>A. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations</b>		F236	139,345,566	A
<b>B. Total allowable exclusions (including foreign deposits)</b>		F237	16,138,177	B
		RCFN		
<b>C. Total foreign deposits (included in item B above)</b>		F234	15,932,454	C
<b>D. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations</b>		RCFD		
		F238	134,542,781	D
<b>E. Total daily average of allowable exclusions (including foreign deposits)</b>		F239	17,561,546	E
		RCFN		
<b>F. Total daily average of foreign deposits (included in item E above)</b>		F235	17,436,121	F
Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits		0030	N/A	1.a
<b>OR</b>				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits		0031	N/A	1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1)		0032	N/A	1.b.2
2. Unposted credits (see instructions):				
a. Actual amount of all unposted credits		3510	N/A	2.a
<b>OR</b>				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits		3512	N/A	2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1)		3514	N/A	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)		3520	N/A	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits) :				
a. Demand deposits of consolidated subsidiaries		2211	N/A	4.a
b. Time and savings deposits (1) of consolidated subsidiaries		2351	N/A	4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries		5514	N/A	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a. Demand deposits in insured branches (included in Schedule RC-E, Part II)		2229	N/A	5.a
b. Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II)		2383	N/A	5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b)		5515	N/A	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7, column B)		2314	N/A	6.a
b. Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B)		2315	N/A	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)				
a. Unamortized premiums		5516	N/A	7.a
b. Unamortized discounts		5517	N/A	7.b
8. Not applicable				
9. Deposits in lifeline accounts		5596		9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)		8432	N/A	10

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

(2) Exclude core deposit intangibles.

**Schedule RC-O—Continued**

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

**Memoranda**

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1.	Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):					
a.	<b>Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)</b>					
	<b>(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less</b>	F049			47,953,093	M.1.a.1
	<b>(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)</b>	RCON	<b>Number</b>			
		F050			N/A	M.1.a.2
b.	<b>Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)</b>					
	<b>(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000</b>	F051			71,791,924	M.1.b.1
	<b>(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000</b>	RCON	<b>Number</b>			
		F052			120,459	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			2,788,149	M.1.c.1
	(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) _____	RCON	<b>Number</b>			
		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			67,033	M.1.d.1
	(2) Number of retirement deposit accounts of more than \$250,000 _____	RCON	<b>Number</b>			
		F048			159	M.1.d.2
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</b>						
2.	Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions) _____	5597			59,773,308	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	<b>FDIC Cert No.</b>			
	A545 _____	A545			0	M.3

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

(2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2006, Report of Condition.

## Schedule RC-P—Closed-End 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 assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> 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 <sup>2</sup> :			
a. First liens _____	F066	1,235,080	1.a
b. Junior liens _____	F067	1,994	1.b
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale <sup>2</sup> :			
a. First liens _____	F068	6,172,012	2.a
b. Junior liens _____	F069	6,821	2.b
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:			
a. First liens _____	F070	6,986,537	3.a
b. Junior liens _____	F071	3,530	3.b
4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. First liens _____	F072	3,274,222	4.a
b. Junior liens _____	F073	5,895	4.b
<b>5. Noninterest income for the quarter from the sale, securitization, and servicing of closed-end 1–4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i)</b> _____	RIAD		
	F184	56,591	5

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2006, Report of Condition.

(2) Exclude originations and purchases of closed-end 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) Level 2 Fair Value Measurements		(Column C) Level 3 Fair Value Measurements		
		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou	RCFD		Bil   Mil   Thou
Dollar Amounts in Thousands									
<b>ASSETS</b>									
<b>1. Loans and leases</b>		F243	N/A		F244	N/A	F245	N/A	1
<b>2. Trading assets</b>		F246	N/A		F247	N/A	F248	N/A	2
<b>a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)</b>		F240	N/A		F241	N/A	F242	N/A	2.a
<b>3. All other financial assets and servicing assets</b>		F249	N/A		F250	N/A	F251	N/A	3
<b>LIABILITIES</b>									
<b>4. Deposits</b>		F252	N/A		F253	N/A	F254	N/A	4
<b>5. Trading liabilities</b>		F255	N/A		F256	N/A	F257	N/A	5
<b>6. All other financial liabilities and servicing liabilities</b>		F258	N/A		F259	N/A	F260	N/A	6
<b>7. Loan commitments (not accounted for as derivatives)</b>		F261	N/A		F262	N/A	F263	N/A	7

### Schedule RC-R—Regulatory Capital

		Dollar Amounts in Thousands			
		RCFD	Bil   Mil   Thou		
<b>Tier 1 capital</b>					
1.	Total equity capital (from Schedule RC, item 28)	3210	21,200,580	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	(594,558)	2	
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	4,745	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	(260,984)	4	
5.	LESS: Nonqualifying perpetual preferred stock	B588	0	5	
6.	Qualifying minority interests in consolidated subsidiaries	B589	1,454,009	6	
7. a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590	10,152,476	7.a	
	<b>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)</b>				
		F264	0	7.b	
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	13,352,910	8	
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591	146,205	9.a	
	b. LESS: Disallowed deferred tax assets	5610	0	9.b	
10.	Other additions to (deductions from) Tier 1 capital	B592	(5)	10	
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	13,206,700	11	
<b>Tier 2 capital</b>					
12.	Qualifying subordinated debt and redeemable preferred stock	5306	5,926,583	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	2,133,967	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	8,060,550	17	
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275	8,060,550	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	21,267,250	21	
<b>Total assets for leverage ratio</b>					
		RCFD	Tril   Bil   Mil   Thou		
22.	Average total assets (from Schedule RC-K, item 9)	3368	223,783,461	22	
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	10,152,476	23	
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	146,205	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	111,415	26	
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	213,373,365	27	
<b>Adjustments for financial subsidiaries</b>					
		RCFD	Bil   Mil   Thou		
28.a	Adjustment to Tier 1 capital reported in item 11	C228	0	28.a	
	b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b	
29.	Adjustment to risk-weighted assets reported in item 62	B504	0	29	
30.	Adjustment to average total assets reported in item 27	B505	0	30	
<b>Capital ratios</b>					
(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	6.19%
32.	Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.48%
33.	Total risk-based capital ratio (4)	7275	0.00%	7205	10.43%

(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
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 <b>9,024,655</b>	RCFD C869 0	RCFD B600 1,970,670	RCFD B601 7,053,985		RCFD B602 0	34
35. Held-to-maturity securities	RCFD 1754 <b>74,384</b>	RCFD B603 0	RCFD B604 0	RCFD B605 44,603	RCFD B606 17,891	RCFD B607 11,890	35
36. Available-for-sale securities	RCFD 1773 <b>39,181,293</b>	RCFD B608 (951,312)	RCFD B609 1,185,275	RCFD B610 31,945,774	RCFD B611 5,552,628	RCFD B612 1,448,928	36
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 <b>4,047,600</b>		RCFD C063 0	RCFD C064 4,047,600		RCFD B520 0	37
38. Loans and leases held for sale	RCFD 5369 <b>4,810,669</b>	RCFD B617 0	RCFD B618 0	RCFD B619 1,488,956	RCFD B620 3,280,117	RCFD B621 41,596	38
39. Loans and leases, net of unearned income	RCFD B528 <b>149,597,288</b>	RCFD B622 0	RCFD B623 957,062	RCFD B624 4,670,948	RCFD B625 19,274,832	RCFD B626 124,694,446	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 <b>1,936,202</b>	RCFD 3123 <b>1,936,202</b>					40
41. Trading assets	RCFD 3545 <b>577,412</b>	RCFD B627 534,745	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 42,667	41
42. All other assets (1)	RCFD B639 <b>27,382,404</b>	RCFD B640 10,613,302	RCFD B641 378,083	RCFD B642 5,333,649	RCFD B643 123,992	RCFD 5339 10,933,378	42
43. Total assets (sum of items 34 through 42)	RCFD 2170 <b>232,759,503</b>	RCFD B644 <b>8,260,533</b>	RCFD 5320 <b>4,491,090</b>	RCFD 5327 <b>54,585,515</b>	RCFD 5334 <b>28,249,460</b>	RCFD 5340 <b>137,172,905</b>	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	
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	12,682,761	1.00	12,682,761	214,645	413,586	1,512,301	10,542,229	
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	
	<b>393,180</b>	.50	<b>196,590</b>	923	3,901	20,189	171,577	
46. Commercial and similar letters of credit	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	
	<b>377,833</b>	.20	<b>75,567</b>	6,328	4,696	5,381	59,162	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663	
	12,573	1.00	<b>12,573</b>	0	0		12,573	
	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	
48. Securities lent	<b>13,862,289</b>	1.00	<b>13,862,289</b>	13,862,289	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	
	<b>688</b>	1.00	<b>688</b>	0	0	0	688	
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	
	1,276	12.500	15,950				<b>15,950</b>	
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	
	502,013	1.00	<b>502,013</b>	0	0	502,013	0	
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	
	53,085	1.00	<b>53,085</b>	0	0	23,366	29,719	
53. Unused commitments with an original maturity exceeding one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	
	61,273,037	.50	<b>30,636,519</b>	0	1,497,104	39,974	29,099,441	
			RCFD A167	RCFD B693	RCFD B694	RCFD B695		
54. Derivative contracts			1,065,092	85,527	383,757	595,808		

(1) Column A multiplied by credit conversion factor.

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

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

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

**Schedule RC-R—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Totals</b>					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	<b>18,660,802</b>	<b>56,888,559</b>	<b>30,948,492</b>	<b>177,104,244</b>	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	<b>0</b>	<b>11,377,712</b>	<b>15,474,246</b>	<b>177,104,244</b>	57
58. Market risk equivalent assets				0	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				<b>203,956,202</b>	59
60. LESS: Excess allowance for loan and lease losses				0	60
61. LESS: Allocated transfer risk reserve				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				<b>203,956,202</b>	62

Memoranda

	Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards		8764	729,559	M.1

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	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	24,641,766	8766	19,148,996	8767	15,878,785	M.2.a
b. Foreign exchange contracts	3812	5,573,783	8769	852,265	8770	1,913,264	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	63,581	A002	0	M.2.f
g. Credit derivative contracts:							
(1) Investment grade	C980	24,998	C981	156,704	C982	137,451	M.2.g.1
(2) Subinvestment grade	C983	2,875	C984	393,755	C985	282,497	M.2.g.2

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



**Schedule RC-S—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		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>									
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							
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790	RCFD B791	RCFD B792	RCFD B793	RCFD B794	RCFD B795	RCFD B796
	502,013	0	0	0	0	0	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	RCFD B798	RCFD B799	RCFD B800	RCFD B801	RCFD B802	RCFD B803
	502,013	0	0	0	0	0	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	110,031
b. Amount of retained recourse on these obligations as of the report date	A250	688
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	502,013
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	96,512,246
c. Other financial assets (includes home equity lines)(1)	A591	1,292,278
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	2,057
(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	1,246,092
(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.

