

Federal Financial Institutions Examination Council

Please refer to page i,

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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 March 31, 2005

(20050331)

(RCRI 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: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

I, Maggie Smiley, Regulatory Reporting Manager

Name and Title of Officer Authorized to Sign Report

of the named bank do hereby declare 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 to the best of my knowledge and belief.

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

Maggie Smiley

Signature of Officer Authorized to Sign Report

4/29/05

Date of Signature

[Handwritten Signature]

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank must prepare its Reports of Condition and Income either:

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- (b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

For electronic filing assistance, contact EDS Call Report Services, 13890 Bishops Drive, Suite 110, WI 53005, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number:

06548

(RCRI 9050)

U.S. Bank National Association

Legal Title of Bank (TEXT 9010)

Cincinnati

City (TEXT 9130)

OH

State Abbrev. (TEXT 9200)

45202

Zip Code (TEXT 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 37.1 hours per respondent and is estimated to vary from 15 to 600 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:

Secretary

Board of Governors of the Federal Reserve System
Washington, D.C. 20551

Legislative and Regulatory Analysis Division

Office of the Comptroller of the Currency
Washington, D.C. 20219

Assistant Executive Secretary

Federal Deposit Insurance Corporation
Washington, D.C. 20429

For information or assistance, National and State nonmember banks should contact the FDIC's Reports Analysis and Quality Control 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.

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Cincinnati

City

OH

45202

State

Zip Code

FDIC Certificate Number: 06548

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Consolidated Report of Income for the period January 1, 2005 – March 31, 2005

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	842,059	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	16,646	1.a.1.b
(c) Commercial and industrial loans	4012	406,609	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	167,189	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	222,343	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	43	1.a.1.e
(f) All other loans in domestic offices	B487	48,266	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	549	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	1,703,704	1.a.3
b. Income from lease financing receivables	4065	187,655	1.b
c. Interest income on balances due from depository institutions: (1)	4115	58	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	2,792	1.d.1
(2) Mortgage-backed securities	B489	461,630	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	9,148	1.d.3
e. Interest income from trading assets	4069	2,280	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	18,102	1.f
g. Other interest income	4518	23,076	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	2,408,445	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	8,545	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	97,486	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	78,053	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	86,512	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	73,887	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	80,411	2.b
c. Interest on trading liabilities and other borrowed money	4185	182,050	2.c

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

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date				
		RIAD	Bil	Mil		Thou
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures		4200		55,060	2.d	
e. Total interest expense (sum of items 2.a through 2.d)		4073		662,004	2.e	
3. Net interest income (item 1.h minus 2.e)				4074	1,746,441	3
4. Provision for loan and lease losses				4230	163,446	4
5. Noninterest income:						
a. Income from fiduciary activities (1)		4070		179,402	5.a	
b. Service charges on deposit accounts in domestic offices		4080		314,215	5.b	
c. Trading revenue (2)		A220		11,267	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions		B490		66,615	5.d	
e. Venture capital revenue		B491		0	5.e	
f. Net servicing fees		B492		72,130	5.f	
g. Net securitization income		B493		4,370	5.g	
h. (1) Underwriting income from insurance and reinsurance activities		C386		5,642	5.h.(1)	
(2) Income from other insurance activities		C387		409	5.h.(2)	
i. Net gains (losses) on sales of loans and leases		5416		37,964	5.i	
j. Net gains (losses) on sales of other real estate owned		5415		1,696	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)		B496		7,472	5.k	
l. Other noninterest income*		B497		595,661	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)				4079	1,296,843	5.m
6. a. Realized gains (losses) on held-to-maturity securities				3521	0	6.a
b. Realized gains (losses) on available-for-sale securities				3196	(68,765)	6.b
7. Noninterest expense:						
a. Salaries and employee benefits		4135		641,523	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		4217		152,148	7.b	
c. (1) Goodwill impairment losses		C216		0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets		C232		92,875	7.c.2	
d. Other noninterest expense *		4092		429,395	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	1,315,941	7.e
8. Income (loss) before income taxes and extraordinary items, and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	1,495,132	8
9. Applicable income taxes (on item 8)				4302	512,130	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	983,002	10
11. Extraordinary items and other adjustments, net of income taxes *				4320	0	11
12. Net income (loss) (sum of items 10 and 11)				4340	983,002	12

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands	Year-to-Date			
		RIAD	Bil	Mil	
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	3,295			M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	66,615			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	14,790			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	2,793			M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	45,874		Number	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		CCYY/MM/DD	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):					
a. Interest rate exposures _____	8757	4,457			M.8.a
b. Foreign exchange exposures _____	8758	6,810			M.8.b
c. Equity security and index exposures _____	8759	0			M.8.c
d. Commodity and other exposures _____	8760	0			M.8.d
9. Impact on income of derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income _____	8761	54,065			M.9.a
b. Net (increase) decrease to interest expense _____	8762	41,127			M.9.b
c. Other (noninterest) allocations _____	8763	15,425			M.9.c
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 ? _____	A530	NO			M.11

(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, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	18,865,313			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	18,865,313			3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	983,002			4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0			5
6. Treasury stock transactions, net	B510	0			6
7. Changes incident to business combinations, net	4356	0			7
8. LESS: Cash dividends declared on preferred stock	4470	0			8
9. LESS: Cash dividends declared on common stock	4460	0			9
10. Other comprehensive income (1)	B511	(362,769)			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	19,485,546			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 excludes charge-offs and recoveries through the allocated transfer risk reserve.

	(Column A) Charge-offs (1)				(Column B) Recoveries					
	Calendar year-to-date									
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices	3582	1,889		3583	497			1.a		
b. Secured by farmland in domestic offices	3584	20		3585	4			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	7,429		5412	1,560			1.c.1		
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C234	9,179		C217	440			1.c.2.a		
(b) Secured by junior liens	C235	12,265		C218	1,635			1.c.2.b		
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	16		3589	91			1.d		
e. Secured by nonfarm nonresidential properties in domestic offices	3590	6,058		3591	1,694			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	84			2.a		
b. To foreign banks	4654	0		4664	0			2.b		
3. Loans to finance agricultural production and other loans to farmers	4655	757		4665	39			3		
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	4645	26,839		4617	15,101			4.a		
b. To non-U.S. addressees (domicile)	4646	10		4618	18			4.b		

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			69,621	B515			7,756	5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516			50,937	B517			13,104	5.b
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			163	4628			1,421	7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658			34,392	4668			13,627	8.a
b. To non-U.S. addressees (domicile)	4659			0	4669			0	8.b
9. Total (sum of items 1 through 8)	4635			219,575	4605			57,071	9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409			84	5410			12	M.1
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above):	4652			0	4662			0	M.2
3. Not Applicable									

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.

	Calendar year-to-date		
	RIAD	Bil Mil Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not in charge-offs against the allowance for loan and lease losses)	C388	19,635	M.4

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

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, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____			B522		1,926,043		1
2. Recoveries (must equal part I, item 9, column B above) _____			4605		57,071		2
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4) _____			C079		218,767		3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____			5523		808		4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____			4230		163,446		5
6. Adjustments * (see instructions for this schedule) _____			C233		1,587		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		1,928,572		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 _____			C435		0		M.1
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							
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____			C389		38,135		M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____			C390		0		M.3

Schedule RI-D—Income from International Operations

For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

	Dollar Amounts in Thousands		RIAD	Year-to-Date			
				Bil Mil Thou			
1. Interest income and expense attributable to international operations:							
a. Gross interest income _____			B523		N/A		1.a
b. Gross interest expense _____			B524		N/A		1.b
2. Net interest income attributable to international operations (item 1.a minus 1.b) _____			B525		N/A		2
3. Noninterest income and expense attributable to international operations:							
a. Noninterest income attributable to international operations _____			4097		N/A		3.a
b. Provision for loan and lease losses attributable to international operations _____			4235		N/A		3.b
c. Other noninterest expense attributable to international operations _____			4239		N/A		3.c
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c) _____			4843		N/A		3.d
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d) _____			4844		N/A		4
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs _____			4845		N/A		5
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5) _____			4846		N/A		6
7. Income taxes attributable to income from international operations as estimated in item 6 _____			4797		N/A		7
8. Estimated net income attributable to international operations (item 6 minus 7) _____			4341		N/A		8

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:								
TEXT								
a.	Income and fees from the printing and sale of checks	C013				0	1.a	
b.	Earnings on/increase in value of cash surrender value of life insurance	C014				0	1.b	
c.	Income and fees from automated teller machines (ATMs)	C016				46,726	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 Fees	4461				150,503	1.f	
g.	4462 Interchange Fee Income	4462				164,873	1.g	
h.	4463	4463				N/A	1.h	
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:								
TEXT								
a.	Data processing expenses	C017				0	2.a	
b.	Advertising and marketing expenses	497				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	4464				N/A	2.h	
i.	4467	4467				N/A	2.i	
j.	4468	4468				N/A	2.j	
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):								
TEXT								
a.(1)	4469	4469				N/A	3.a.1	
	(2) Applicable income tax effect	4486				0	3.a.2	
b.(1)	4487	4487				N/A	3.b.1	
	(2) Applicable income tax effect	4488				0	3.b.2	
c.(1)	4489	4489				N/A	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 March 31, 2005

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	Bil Mil Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	5,880,255	1.a
b. Interest-bearing balances (2)				0071	14,406	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	121,159	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	42,725,035	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	2,857,716	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	3,600	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	1,629,173	4.a
b. Loans and leases, net of unearned income		B528	125,583,858			4.b
c. LESS: Allowance for loan and lease losses		3123	1,928,572			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529	123,655,286			4.d
5. Trading assets (from Schedule RC-D)						
				3545	186,675	5
6. Premises and fixed assets (including capitalized leases)						
				2145	1,780,370	6
7. Other real estate owned (from Schedule RC-M)						
				2150	64,508	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)						
				2130	48,202	8
9. Customers' liability to this bank on acceptances outstanding						
				2155	91,307	9
10. Intangible assets:						
a. Goodwill				3163	6,266,797	10.a
b. Other intangible assets (from Schedule RC-M)				426	3,996,353	10.b
11. Other assets (from Schedule RC-F)						
				2160	8,526,336	11
12. Total assets (sum of items 1 through 11)						
				2170	197,847,178	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			Bil Mil Thou	
LIABILITIES				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			RCON	
	2200	114,600,798		13.a
(1) Noninterest-bearing (1)	6631	29,611,488		13.a.1
(2) Interest-bearing	6636	84,989,310		13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN	
	2200	11,667,526		13.b
(1) Noninterest-bearing	6631	0		13.b.1
(2) Interest-bearing	6636	11,667,526		13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2)			RCON	
	B993	4,306,652		14.a
b. Securities sold under agreements to repurchase (3)			RCFD	
	B995	5,984,208		14.b
15. Trading liabilities (from Schedule RC-D)				
	3548	144,277		15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				
	3190	27,701,315		16
17. Not applicable				
18. Bank's liability on acceptances executed and outstanding				
	2920	91,307		18
19. Subordinated notes and debentures(4)				
	3200	6,814,193		19
20. Other liabilities (from Schedule RC-G)				
	2930	6,028,535		20
21. Total liabilities (sum of items 13 through 20)				
	2948	177,338,811		21
22. Minority interest in consolidated subsidiaries				
	3000	1,022,821		22
EQUITY CAPITAL				
23. Perpetual preferred stock and related surplus				
	3838	0		23
24. Common stock				
	3230	18,200		24
25. Surplus (exclude all surplus related to preferred stock)				
	3839	11,792,288		25
26. a. Retained earnings				
	3632	8,059,159		26.a
b. Accumulated other comprehensive income (5)				
	B530	(384,101)		26.b
27. Other equity capital components (6)				
	A130	0		27
28. Total equity capital (sum of items 23 through 27)				
	3210	19,485,546		28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				
	3300	197,847,178		29

Memorandum

To be reported only 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 2004

RCFD	Number
6724	2

M. 1

- | | |
|--|---|
| <p>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</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>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</p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|--|---|

(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	5,513,502					1
a. Cash items in process of collection and unposted debits _____				0020	4,179,196		1.a
b. Currency and coin _____				0080	1,334,306		1.b
2. Balance due from depository institutions in the U.S. _____				0082	139,601		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	139,601					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	39,102		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	74,051					3.b
4. Balances due from Federal Reserve Banks _____	0090	167,507		0090	167,507		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	5,894,661		0010	5,859,712		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	93,122	1287	93,073	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	72,028	1293	73,798	2.a
b. Issued by U.S. Government sponsored agencies (2) _____	1294	0	1295	0	1297	5,017	1298	4,934	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	92,991	8497	97,338	8498	169,918	8499	173,882	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		883,000	1702		870,569	4.a.1
(2) Issued by FNMA and FHLMC	1703		0	1705		0	1706		27,431,309	1707		26,816,207	4.a.2
(3) Other pass-through securities	1709		10,388	1710		10,388	1711		0	1713		0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):													
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714		0	1715		0	1716		9,390,763	1717		9,355,587	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718		0	1719		0	1731		15,829	1732		15,868	4.b.2
(3) All other mortgage-backed securities	1733		0	1734		0	1735		4,564,450	1736		4,484,800	4.b.3
5. Asset-backed securities (ABS):													
a. Credit card receivables	B838		0	B839		0	B840		0	B841		0	5.a
b. Home equity lines	B842		0	B843		0	B844		44,921	B845		45,166	5.b
c. Automobile loans	B846		0	B847		0	B848		0	B849		0	5.c
d. Other consumer loans	B850		0	B851		0	B852		0	B853		0	5.d
e. Commercial and industrial loans	B854		0	B855		0	B856		0	B857		0	5.e
f. Other	B858		0	B859		0	B860		0	B861		0	5.f
6. Other debt securities:													
a. Other domestic debt securities	1737		0	1738		0	1739		572,860	1741		567,868	6.a
b. Foreign debt securities	1742		17,780	1743		17,780	1744		9,406	1746		9,415	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)							A510		213,868	A511		213,868	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		121,159	1771		125,506	1772		43,466,491	1773		42,725,035	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		28,718,672		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		533,334		M.2.a.1
(2) Over three months through 12 months				A550		184,547		M.2.a.2
(3) Over one year through three years				A551		160,966		M.2.a.3
(4) Over three years through five years				A552		59,709		M.2.a.4
(5) Over five years through 15 years				A553		75,947		M.2.a.5
(6) Over 15 years				A554		64,404		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		743,486		M.2.b.1
(2) Over three months through 12 months				A556		10,047		M.2.b.2
(3) Over one year through three years				A557		413,582		M.2.b.3
(4) Over three years through five years				A558		2,365,474		M.2.b.4
(5) Over five years through 15 years				A559		11,938,122		M.2.b.5
(6) Over 15 years				A560		12,226,453		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		3,922,610		M.2.c.1
(2) Over three years				A562		9,933,645		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		139,917		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-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(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	58,516,005			1
a. Construction, land development, and other land loans			1415	7,227,882	1.a
b. Secured by farmland (including farm residential and other improvements)			1420	724,350	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	11,099,081	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	17,754,271	1.c.2.a
(b) Secured by junior liens			5368	3,189,454	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	2,153,812	1.d
e. Secured by nonfarm nonresidential properties			1480	16,367,154	1.e
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	162,851	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	162,851			2.a.2
b. To other depository institutions in the U.S.	B534	148,156	B534	148,156	2.b
c. To banks in foreign countries			B535	82,253	2.c
(1) To foreign branches of other U.S. banks	B536	0			2.c.1
(2) To other banks in foreign countries	B537	82,253			2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,167,543	1590	1,167,543	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	28,690,027	1763	28,674,307	4.a
b. To non-U.S. addressees (domicile)	1764	327,236	1764	178,626	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	5,988,694	B538	5,988,694	6.a
b. Other revolving credit plans	B539	2,405,090	B539	2,405,090	6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	12,064,177	2011	12,064,177	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	1,954,285	2107	1,954,285	8
9. Other loans	1563	3,536,475			9
a. Loans for purchasing or carrying securities (secured and unsecured)			1545	843,199	9.a
b. All other loans (exclude consumer loans)			1564	2,693,276	9.b
10. Lease financing receivables (net of unearned income)			2165	12,170,177	10
a. Of U.S. addressees (domicile)	2182	12,170,158			10.a
b. Of non-U.S. addressees (domicile)	2183	81			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, item 4.a and 4.b)	2122	127,213,031	2122	127,048,638	12

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands		RCFD	Bl	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	6,683					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	808,364					M.2.a.1
(2) Over three months through 12 months	A565	940,043					M.2.a.2
(3) Over one year through three years	A566	2,951,407					M.2.a.3
(4) Over three years through five years	A567	2,166,813					M.2.a.4
(5) Over five years through 15 years	A568	4,109,888					M.2.a.5
(6) Over 15 years	A569	6,737,178					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	53,171,877					M.2.b.1
(2) Over three months through 12 months	A571	5,638,431					M.2.b.2
(3) Over one year through three years	A572	18,306,852					M.2.b.3
(4) Over three years through five years	A573	19,517,521					M.2.b.4
(5) Over five years through 15 years	A574	10,626,569					M.2.b.5
(6) Over 15 years	A575	1,678,222					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	33,815,546					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	2,892,689					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	5,895,436					M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD						
	B837	0					M.5
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.							
6) Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	261,895					M.6

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

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

(3) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties 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-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 year.

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
ASSETS					
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		0	5
6. - 8.	Not applicable				
9.	Other trading assets in domestic offices _____	3541		0	9
		RCFN			
10.	Trading assets in foreign offices _____	3542		0	10
11.	Derivatives with a positive fair value value:	RCON			
a.	In domestic offices _____	3543		186,675	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		186,675	12
LIABILITIES					
		RCFL			
13.	Liability for short positions _____	3546		0	13
14.	Derivatives with a negative fair value _____	3547		144,277	14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____	3548		144,277	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	13,774,138						B550	87,547,403				1
2. U.S. Government	2202	81,009						2520	268,435				2
3. States and political subdivisions in the U.S.	2203	1,020,396						2530	10,206,273				3
4. Commercial banks and other depository institutions in the U.S.	B551	1,638,558						B552	23,562				4
5. Banks in foreign countries	2213	38,524						2236	2,500				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	16,552,625		2210	13,385,293			2385	98,048,173				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	3,391,971			M.1.a
b. Total brokered deposits	2365	53,870			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	2343	0			M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344	1,484			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	50,000			M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	N/A			M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C, above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810	66,413,160			M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	5,899,698			M.2.a.2
b. Total time deposits of less than \$100,000	6648	12,906,746			M.2.b
c. Total time deposits of \$100,000 or more	2604	12,828,569			M.2.c

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)				
(1) Three months or less		A579	2,337,813	M.3.a.1
(2) Over three months through 12 months		A580	4,821,151	M.3.a.2
(3) Over one year through three years		A581	4,711,081	M.3.a.3
(4) Over three years		A582	1,036,701	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) through 3.a.(4) above)(3)				
		A241	7,158,964	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)				
(1) Three months or less		A584	7,079,651	M.4.a.1
(2) Over three months through 12 months		A585	3,891,249	M.4.a.2
(3) Over one year through three years		A586	1,432,650	M.4.a.3
(4) Over three years		A587	425,019	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) through 4.a.(4) above)(3)				
		A242	10,970,900	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	
1. Individuals, partnerships, and corporations (include all certified and official checks)				
		B553	6,258,456	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions				
		B554	5,409,070	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)				
		2625	0	3
4. Foreign governments and official institutions (including foreign central banks)				
		2650	0	4
5. U.S. Government and states and political subdivisions in the U.S.				
		B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)				
		2200	11,667,526	6

Memorandum	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)				
		A245	11,667,526	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	772,050	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	83,770	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	865,826	4
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	6,804,690	5
	TEXT					
a.	Prepaid Expenses	2166	0			5.a
b.	Cash surrender value of life insurance	C009	1,836,172			5.b
c.	Repossessed personal property (including vehicles)	1578	0			5.c
d.	Derivatives with a positive fair value held for purposes other than trading	C010	0			5.d
e.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			5.e
f.	3549 Low Income Housing	3549	1,719,275			5.f
g.	3550	3550	N/A			5.g
h.	3551	3551	N/A			5.h
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160	8,526,336	6

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	157,287	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	1,942,713	1.b
2.	Net deferred tax liabilities (2)			3049	2,160,591	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	181,868	3
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	1,586,076	4
	TEXT					
a.	Accounts Payable	3066	452,245			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	N/A			4.e
f.	3553	3553	N/A			4.f
g.	3554	3554	N/A			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	6,028,535	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. Customers' liability to this bank on acceptances outstanding	2155		79,237	1
2. Bank's liability on acceptances executed and outstanding	2920		79,237	2
3. Securities purchased under agreements to resell	B989		3,600	3
4. Securities sold under agreements to repurchase	B995		5,984,208	4
5. Other borrowed money	3190		27,514,870	5
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		N/A	6
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		11,627,530	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		197,521,757	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		165,385,860	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		93,122	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		77,045	11
12. Securities issued by states and political subdivisions in the U.S.	1042		262,909	12
13. Mortgage-backed securities (MBS):				
a. Pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		28,314,309	13.a.1
(2) Other pass-through securities	1044		10,388	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		9,390,763	13.b.1
(2) All other mortgage-backed securities	1280		4,580,279	13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		617,781	14
15. Foreign debt securities (include foreign asset-backed securities)	1282		27,186	15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		213,868	16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		43,587,650	17
18. Equity securities that do not have readily determinable fair values	1752		865,826	18

Schedule RC-I—Selected Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
ASSETS						
1.	Interest-bearing balances due from depository institutions _____	3381		10,109		1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558		301,604		2
3.	Mortgage-backed securities (2) _____	B559		41,245,780		3
4.	All other securities (2, 3)(includes securities issued by states and political subdivisions in the U.S.) _____	B560		943,243		4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365		2,919,794		5
6.	Loans:					
	a. Loans in domestic offices:	RCFN				
	(1) Total loans _____	3360		113,493,953		6.a.1
	(2) Loans secured by real estate _____	3385		57,734,452		6.a.2
	(3) Loans to finance agricultural production and other loans to farmers _____	3386		1,188,057		6.a.3
	(4) Commercial and industrial loans _____	3387		29,778,271		6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:					
	(a) Credit cards _____	B561		6,041,276		6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562		14,459,238		6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN				
		3360		129,089		6.b
7.	Trading assets _____	RCFD				
		3401		170,243		7
8.	Lease financing receivables (net of unearned income) _____	3484		12,112,191		8
9.	Total assets(4) _____	3368		195,456,382		9
LIABILITIES						
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____	RCFN				
		3485		2,744,348		10
11.	Nontransaction accounts in domestic offices:					
	a. Savings deposits (includes MMDAs) _____	B563		73,822,478		11.a
	b. Time deposits of \$100,000 or more _____	A514		12,080,423		11.b
	c. Time deposits of less than \$100,000 _____	A529		12,978,441		11.c
		RCFN				
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404		12,371,049		12
		RCFD				
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353		11,723,839		13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355		25,023,004		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 averages 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		11,274,700		1.a
b. Credit card lines _____										
						3815		35,517,831		1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate _____										
						3816		5,680,095		1.c.1
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate _____										
						6550		2,783,814		1.c.2
d. Securities underwriting _____										
						3817		0		1.d
e. Other unused commitments _____										
						3818		53,200,808		1.e
						3819		11,359,037		2
2. Financial standby letters of credit and foreign office guarantees _____										
a. Amount of financial standby letters of credit conveyed to others _____										
				3820				1,138,456		2.a
3. Performance standby letters of credit and foreign office guarantees _____										
						3821		407,270		3.
a. Amount of performance standby letters of credit conveyed to others _____										
				3822				22,276		3.a
4. Commercial and similar letters of credit _____										
						3411		344,025		4
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank _____										
						3428		2,082		5
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____										
						3433		13,012,412		6
7. Credit derivatives :										
a. Notional amount of credit derivatives on which the reporting bank is the guarantor _____										
						A534		97,689		7.a
(1) Gross positive fair value _____										
						C219		0		7.a.1
(2) Gross negative fair value _____										
						C220		36		7.a.2
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary _____										
						A535		138,209		7.b
(1) Gross positive fair value _____										
						C221		8		7.b.1
(2) Gross negative fair value _____										
						C222		0		7.b.2
8. Spot foreign exchange contracts _____										
						8765		282,774		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		0		9
TEXT										
a. Securities borrowed _____										
				3432				0		9.a
b. Commitments to purchase when-issued securities _____										
				3434				0		9.b
	3555			3555				N/A		9.c
	3556			3556				N/A		9.d
	3557			3557				N/A		9.e
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital") _____										
						5591		0		10
TEXT										
a. Commitments to sell when-issued securities _____										
				3435				0		10.a
	5592			5592				N/A		10.b
	5593			5593				N/A		10.c
	5594			5594				N/A		10.d
	5595			5595				N/A		10.e
11. Year-to-date merchant credit card sales volume:										
a. Sales for which the reporting bank is the acquiring bank _____										
						C223		21,702,849		11.a
b. Sales for which the reporting bank is the agent bank with risk _____										
						C224		9,774,272		11.b

Schedule RC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
	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):																
a. Futures contracts	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696			
	0				0				0				0			
b. Forward contracts	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700			
	2,978,386				4,492,470				0				0			
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704			
(1) Written options	0				0				0				0			
(2) Purchased options	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708			
	0				0				0				0			
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
(1) Written options	2,697,482				66,741				0				0			
(2) Purchased options	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716			
	1,188,282				66,741				0				0			
e. Swaps	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720			
	44,984,585				0				40,307				0			
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724			
	16,136,149				4,385,563				0				0			
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728			
	35,712,586				240,389				40,307				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589															
	12,450,000															
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	173,842				55,428				0				0			
(2) Gross negative fair value	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740			
	136,548				48,711				0				0			
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
(1) Gross positive fair value	365,051				3,138				0				0			
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748			
	249,467				30				1,937				0			

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			316	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		0	1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing Assets _____		3164			947,664	2.a
(1) Estimated fair value of mortgage servicing assets _____		A590			959,767	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026			92,115	2.b
c. All other identifiable intangible assets _____		5507			2,956,574	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426			3,996,353	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:		RCON				
(1) Construction, land development, and other land in domestic offices _____		5508			2,681	3.b.1
(2) Farmland in domestic offices _____		5509			1,063	3.b.2
(3) 1-4 family residential properties in domestic offices _____		5510			58,707	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			2,057	3.b.5
(6) In foreign offices _____		RCFN				
		5513			0	3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____		RCFD				
		2150			64,508	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			48,202	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____		2130			48,202	4.c
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) With a remaining maturity of one year or less (1) _____		2651			2,701,008	5.a.1
(2) With a remaining maturity of more than one year through three years _____		B565			622,420	5.a.2
(3) With a remaining maturity of more than three years _____		B566			2,304,994	5.a.3
b. Other borrowings:						
(1) With a remaining maturity of one year or less _____		B571			3,236,953	5.b.1
(2) With a remaining maturity of more than one year through three years _____		B567			18,638,482	5.b.2
(3) With a remaining maturity of more than three years _____		B568			197,458	5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) _____		3190			27,701,315	5.c
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____						
		B569			YES / NO YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____						
		RCFD	Bil	Mil	Thou	
		B570			51,704,031	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com _____						
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? _____						
		4088			YES / NO YES	9

(1) Includes overnight Federal Home Loan Bank advances.

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	19,193	2769	4,651	3492	20,844	1.a
b. Secured by farmland in domestic offices	3493	6,722	3494	0	3495	14,437	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	34,552	5399	14,322	5400	6,707	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	85,702	C237	66,974	C229	40,578	1.c.2.a
(b) Secured by junior liens	C238	41,311	C239	19,344	C230	5,741	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	1,482	3500	1,341	3501	5,695	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	69,962	3503	114	3504	138,579	1.e
f. In foreign offices	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	3,511	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	43,958	1597	0	1583	7,465	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	108,327	1252	12,684	1253	239,124	4.a
b. To non-U.S. addressees (domicile)	1254	825	1255	161	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	129,374	B576	108,409	B577	0	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	114,613	B579	34,989	B580	2,817	5.b
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	34,994	5460	0	5461	7,672	7
8. Lease financing receivables:							
a. Of U.S. addressees (domicile)	1257	124,123	1258	3,221	1259	70,207	8.a
b. Of non-U.S. addressees (domicile)	1271	2	1272	0	1791	0	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	3505	1,076	3506	0	3507	27,508	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.

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		
	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	4,289	5613	0	5614	
a. Guaranteed portion of loans and leases included in item 10 above	5615	2,823	5616	0	5617	11,219	10.a

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	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	
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	19,314	6559	0	6560	3,630	M.2
3. Loans secured by real estate to non-U.S. addresses (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	0	C241	44	C226	0	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		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	3529	0	3530	0	M.6

Legal Title of Bank

FDIC Certificate Number: 06548

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits _____ <i>OR</i>		0030	0	1.a
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits _____		0031	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 _____ <i>OR</i>		3510	0	2.a
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	0	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	662,492	4.a
b. Time and savings deposits (1) of consolidated subsidiaries _____		2351	0	4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries _____		5514	0	4.c
5. 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	0	5.a
b. Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____		2383	0	5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____		5515	0	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	0	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	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)				
a. Unamortized premiums _____		5516	5,532	7.a
b. Unamortized discounts _____		5517	0	7.b
8. To be completed by banks with " Oakar deposits " .				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____		A531	0	8.a.1
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) _____		A532	0	8.a.2
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____		A533	0	8.b

(1) For FDIC and FICO insurance 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	
9.	Deposits in lifeline accounts _____			5596		9
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) _____			8432	0	10
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	0	11.a
b.	Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis _____			A181	0	11.b
c.	Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E _____			A182	0	11.c
12.	Amount of assets netted against deposit liabilities 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	0	12.a
b.	Amount of assets netted against time and savings deposits _____			A528	0	12.b

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	Total deposits 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) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):					
a.	Deposit accounts of \$100,000 or less:					
(1)	Amount of deposit accounts of \$100,000 or less _____			2702	52,322,394	M.1.a 1
(2)	Number of deposit accounts of \$100,000 or less _____	Number				
	(to be completed for the June report only) _____	3779	N/A			M.1.a 2
b.	Deposit accounts of more than \$100,000:					
(1)	Amount of deposit accounts of more than \$100,000 _____			2710	62,278,404	M.1.b 1
(2)	Number of deposit accounts of more than \$100,000 _____	Number				
	_____	2722	127,965			M.1.b 2
2.	Memorandum item 2 is to be completed by all banks. 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	49,428,608	M.2
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
	Text _____			RCON	FDIC Cert No.	
	A545 N/A _____			A545	N/A	M.3

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

	RCFD	Bil Mil Thou	
Tier 1 capital			
1. Total equity capital (from Schedule RC, item 28)	3210	19,485,546	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	(459,702)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	1	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	38,368	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying minority interests in consolidated subsidiaries	B589	1,022,821	6
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,096,609	7
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	11,833,091	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	83,874	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	(1,396)	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	11,747,821	11

Tier 2 Capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	5,787,319	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	2,110,440	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	7,897,759	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,897,759	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	19,645,580	21

Total assets for leverage ratio			
22. Average total assets (from Schedule RC-K, item 9)	3368	195,456,382	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	9,096,609	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	83,874	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	144,215	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	186,131,684	27

Adjustments for financial subsidiaries			
28.a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (2)	7273	N/A	7204	6.31%	31
32. Tier 1 risk-based capital ratio (3)	7274	N/A	7206	6.93%	32
33. Total risk-based capital ratio (4)	7275	N/A	7205	11.59%	33

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
 (2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
 (3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
 (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R--Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk rate. 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, 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) Bil Mil Thou	(Column B) Items Not Subject to Risk-Weighting Bil Mil Thou	(Column C) Allocation by Risk Weight Category			(Column E) Bil Mil Thou	(Column F) Bil Mil Thou		
			0%					50%	100%
			Bil Mil Thou	RCFD B600	RCFD B601				
Balance Sheet Asset Categories									
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	5,894,661		1,501,812	4,392,849		0			
	RCFD 1754	RCFD B603	RCFD B604	RCFD B605	RCFD B606	RCFD B607			
35. Held-to-maturity securities	121,159	0	0	86,941	16,438	17,780			
	RCFD 1773	RCFD B608	RCFD B609	RCFD B610	RCFD B611	RCFD B612			
36. Available-for-sale securities	42,725,035	(761,912)	1,780,942	40,354,099	27,820	1,324,086			
	RCFD C225		RCFD C063	RCFD C064		RCFD B520			
37. Federal funds sold and securities purchased under agreements to resell	2,861,316		0	2,861,316		0			
	RCFD 5369	RCFD B617	RCFD B618	RCFD B619	RCFD B620	RCFD B621			
38. Loans and leases held for sale	1,629,173	0	0	0	1,629,173	0			
	RCFD B528	RCFD B622	RCFD B623	RCFD B624	RCFD B625	RCFD B626			
39. Loans and leases, net of unearned income	125,583,858	0	836,043	5,488,882	13,069,838	106,189,095			
	RCFD 3123	RCFD 3123							
40. LESS: Allowance for loan and lease losses	1,928,572	1,928,572							
	RCFD 3545	RCFD B627	RCFD B628	RCFD B629	RCFD B630	RCFD B631			
41. Trading assets	186,675	186,675	0	0	0	0			
	RCFD B639	RCFD B640	RCFD B641	RCFD B642	RCFD B643	RCFD 5339			
42. All other assets (1)	20,773,873	9,741,301	640,506	2,038,546	25,721	8,327,799			
	RCFD 2170	RCFD B644	RCFD 5320	RCFD 5327	RCFD 5334	RCFD 5340			
43. Total assets (sum of items 34 through 42)	197,847,178	7,237,492	4,759,303	55,222,633	14,768,990	115,858,760			

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule RC-R--Continued

	(Column A) Face Value or Notional Amount Bil Mil Thou	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1) Bil Mil Thou	(Column C) Allocation by Risk Weight Category			(Column E) (Column F)
				0% Bil Mil Thou RCFD B548	20% Bil Mil Thou RCFD B581	50% Bil Mil Thou RCFD B582	
Dollar Amounts in Thousands							
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	11,359,037 RCFD B546	See footnote 2 1.000	11,359,037 RCFD B547	0 RCFD B581	1,138,456 RCFD B582	0 RCFD B583	10,220,581 RCFD B584
45. Performance standby letters of credit	407,270 RCFD 3821	.50	203,635 RCFD B650	0 RCFD B651	11,138 RCFD B652	0 RCFD B653	192,497 RCFD B654
46. Commercial and similar letters of credit	344,025 RCFD 3411	.20	68,805 RCFD B655	0 RCFD B656	4,046 RCFD B657	0 RCFD B658	64,759 RCFD B659
47. Risk participations in bankers acceptances acquired by the reporting institution	1,783 RCFD 3429	1.00	1,783 RCFD B660	0 RCFD B661	0 RCFD B662	0 RCFD B663	1,783 RCFD B668
48. Securities lent	13,012,412 RCFD 3433	1.00	13,012,412 RCFD B664	13,012,412 RCFD B665	0 RCFD B666	0 RCFD B667	0 RCFD B673
49. Retained recourse on small business obligations sold with recourse	1,622 RCFD A250	1.00	1,622 RCFD B669	0 RCFD B670	0 RCFD B671	0 RCFD B672	1,622 RCFD B673
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	50,932 RCFD B675	* Below 12.500	636,650 RCFD B676	0 RCFD B677	0 RCFD B678	0 RCFD B679	636,650 RCFD B680
51. All other financial assets sold with recourse	1,607,504 RCFD B681	1.00	1,607,504 RCFD B682	0 RCFD B683	0 RCFD B684	1,607,504 RCFD B685	0 RCFD B686
52. All other off-balance sheet liabilities	27,882 RCFD 3833	1.00	27,882 RCFD B687	0 RCFD B688	0 RCFD B689	587 RCFD B690	27,295 RCFD B691
53. Unused commitments with an original maturity exceeding one year	48,157,932	.50	24,078,966 RCFD A167	0 RCFD B693	1,498,619 RCFD B694	21,518 RCFD B695	22,558,829
54. Derivative contracts			592,693	30,570	414,631	147,492	

(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

	Allocation by Risk Weight Category					
	(Column C) Bill Mil Thou	(Column D) Bill Mil Thou	(Column E) Bill Mil Thou	(Column F) Bill Mil Thou		
	0%	20%	50%	100%		
	RCFD B696	RCFD B697	RCFD B698	RCFD B699		
	17,802,285	58,289,523	16,546,091	149,562,776		
	* 0%	* 20%	* 50%	* 100%		
	RCFD B700	RCFD B701	RCFD B702	RCFD B703		
	0	11,657,905	8,273,046	149,562,776		
				RCFD 1651		
				RCFD B704		
				169,493,727		
				RCFD A222		
				RCFD 3128		
				RCFD A223		
				169,493,727		

Totals

55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)

56. Risk weight factor

57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)

58. Market risk equivalent assets

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)

60. LESS: Excess allowance for loan and lease losses

61. LESS: Allocated transfer risk reserve

62. Total risk-weighted assets (item 59 minus items 60 and 61)

Memoranda

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards

Dollar Amounts in Thousands	RCFD	Bill Mil Thou
	8764	365,982

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 Bill Mil Thou	RCFD	Tril Bill Mil Thou	RCFD	Tril Bill Mil Thou
2. Notional principal amounts of derivative contracts: (1)						
a. Interest rate contracts	3809	14,529,492	8766	26,849,440	8767	7,772,321
b. Foreign exchange contracts	3812	3,777,238	8769	408,582	8770	0
c. Gold contracts	8771	0	8772	0	8773	0
d. Other precious metals contracts	8774	0	8775	0	8776	0
e. Other commodity contracts	8777	0	8778	0	8779	0
f. Equity derivative contracts	A000	0	A001	40,307	A002	0

M.2.a
M.2.b
M.2.c
M.2.d
M.2.e
M.2.f

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

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

	(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 and All Leases
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
	0	0	0	0	0	292,346	0
	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718
	0	0	0	0	0	34,466	0
	RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399
	0	0	0	0	0	70,472	0
	RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406
	0	0	0	0	0	0	0
	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732
	0	0	0	0	0	0	0
	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
	0	0	0	0	0	6,212	0
	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746
	0	0	0	0	0	3,060	0
	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
	0	0	0	0	0	5,689	0
	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
	0	0	0	0	0	650	0

Bank Securitization Activities

1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements _____

2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:

a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) _____

b. Subordinated securities and other residual interests _____

c. Standby letters of credit and other enhancements _____

3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 _____

4. Past due loan amounts included in item 1:

a. 30-89 days past due _____

b. 90 days or more past due _____

5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):

a. Charge-offs _____

b. Recoveries _____

1
2.a
2.b
2.c
3
4.a
4.b
5.a
5.b

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 and All Leases
	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
6. Amount of ownership (or seller's) interest carried as:							
a. Securities (included in RC-B or RC, item 5)							
b. Loans (included in Schedule RC-C)							
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due							
b. 90 days or more past due							
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs							
b. Recoveries							
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							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures							

6.a
6.b
7.a
7.b
8.a
8.b
9
10

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 and All Leases
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 1,607,604	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 1,607,604	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

11

12

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	293,499
b. Amount of retained recourse on these obligations as of the report date	A250	1,622
2. Outstanding principal balance of assets serviced for others:		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	1,607,604
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	61,644,313
c. Other financial assets (1)	A591	1,168,706
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	47,683
(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	5,208,417
(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

M.1.a
M.1.b
M.2.a
M.2.b
M.2.c

M.3.a.1
M.3.a.2

M.3.b.1
M.3.b.2
M.4

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 (2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

NAME AND ADDRESS OF BANK

U.S. Bank National Association
425 Walnut Street
Cincinnati, OH 45202

OMB No. For OCC: 1557-0081
 OMB No. For FDIC: 3064-0052
 OMB No. For Federal Reserve: 7100-0036
 Expiration Date: 3/31/2007

SPECIAL REPORT
 (Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE

FDIC Certificate Number

03/31/2005

06548

LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). *(Excluded the first \$15,000 of indebtedness of each executive officer under bank credit card plan.)*

See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

			RCFD		
a. Number of loans made to executive officers since the previous Call Report date			3561		7 a
b. Total dollar amount of above loans (in thousands of dollars)			3562		182 b
c. Range of interest charged on above loans (example: 9-3/4% = 9.75)	RCFD	From	RCFD	To	
	7701	13.65%	7702	19.00%	c

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)

Maggie Smiley - Regulatory Reporting Manager

4/29/05

