

Federal Financial Institutions Examination CouncilPlease refer to page i,
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the required disclosure
of estimated burden.**1****Consolidated Reports of Condition and Income for
A Bank With Domestic and Foreign Offices—FFIEC 031****Report at the close of Business March 31, 2006**(20060331)

(RCON 9999)

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

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

NOTE: 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.

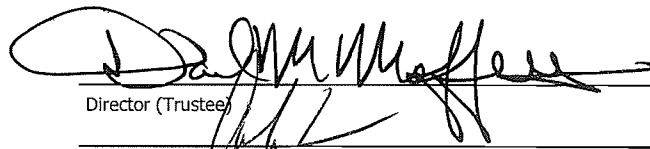
The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

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.

I, Jeanne Stadlander, External Reporting Director

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.



Director (Trustee)

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature
4/27/06

Director (Trustee)

Submission of Reports

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

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

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

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

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

FDIC Certificate Number

06548

(RSSD 9050)

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

**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 38.7 hours per respondent and is estimated to vary from 16 to 625 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

Special Report (to be completed by all banks)

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

Cincinnati

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

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

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

Schedule RI—Income Statement

		Dollar Amounts in Thousands		
		RIAD	Bil Mil Thou	
1. Interest Income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate		4011	1,042,071	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers		4024	20,134	1.a.1.b
(c) Commercial and industrial loans		4012	491,543	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards		B485	216,793	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)		B486	267,338	1.a.1.d.2
(e) Loans to foreign governments and official institutions		4056	37	1.a.1.e
(f) All other loans in domestic offices		B487	66,783	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs		4059	1,376	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))		4010	2,106,075	1.a.3
b. Income from lease financing receivables		4065	193,605	1.b
c. Interest income on balances due from depository institutions: (1)		4115	19	1.c
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)		B488	6,847	1.d.1
(2) Mortgage-backed securities		B489	457,394	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)		4060	23,941	1.d.3
e. Interest income from trading assets		4069	15,529	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell		4020	36,617	1.f
g. Other interest income		4518	17,305	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)		4107	2,857,332	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	7,674	2.a.1.a
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs)		0093	157,966	2.a.1.b.1
(2) Time deposits of \$100,000 or more		A517	142,951	2.a.1.b.2
(3) Time deposits of less than \$100,000		A518	113,953	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs		4172	181,485	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase		4180	190,898	2.b
c. Interest on trading liabilities and other borrowed money		4185	271,716	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	80,243	2.d	
e. Total interest expense (sum of items 2.a through 2.d)		4073	1,146,886	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	1,710,446	3
4. Provision for loan and lease losses			4230	108,942	4
5. Noninterest income:					
a. Income from fiduciary activities (1)		4070	250,313	5.a	
b. Service charges on deposit accounts in domestic offices		4080	336,492	5.b	
c. Trading revenue (2)		A220	57,016	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions		B490	45,301	5.d	
e. Venture capital revenue		B491	0	5.e	
f. Net servicing fees		B492	81,742	5.f	
g. Net securitization income		B493	3,637	5.g	
h. (1) Underwriting income from insurance and reinsurance activities		C386	6,251	5.h.(1)	
(2) Income from other insurance activities		C387	241	5.h.(2)	
i. Net gains (losses) on sales of loans and leases		5416	28,236	5.i	
j. Net gains (losses) on sales of other real estate owned		5415	3,361	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)		B496	6,233	5.k	
l. Other noninterest income*		B497	675,397	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	1,494,220	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	0	6.b
7. Noninterest expense:					
a. Salaries and employee benefits		4135	722,446	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		4217	163,316	7.b	
c. (1) Goodwill impairment losses		C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets		C232	108,658	7.c.2	
d. Other noninterest expense*		4092	490,772	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	1,485,192	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	1,610,532	8
9. Applicable income taxes (on item 8)			4302	536,035	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	1,074,497	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	1,074,497	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 Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513	7,014	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)		8431	45,301	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	21,260	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	13,437	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		4150	46,475	M.5
6. Not applicable				
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1)		9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.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	47,542	M.8.a
b. Foreign exchange exposures		8758	9,474	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. Not applicable				
10. Credit losses on derivatives (see instructions)		A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ?		RIAD	YES / NO	
		A530	NO	M.11

(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			
	RIAD	Bil	Mil		Thou			
1. Total equity capital most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		20,208,575					1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507		4,173					2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		20,212,748					3
4. Net income (loss) (must equal Schedule RI, item 12)	4340		1,074,497					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		380,000					9
10. Other comprehensive income (1)	B511		(328,364)					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		20,578,881					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		247		3583		21		1.a
b. Secured by farmland in domestic offices	3584		75		3585		8		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		7,890		5412		1,152		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		8,135		C217		904		1.c.2.a
(b) Secured by junior liens	C235		7,169		C218		2,184		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		37		3589		10		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		1,626		3591		678		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		4		2.a
b. To foreign banks	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers	4655		220		4665		155		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		22,835		4617		20,987		4.a
b. To non-U.S. addressees (domicile)	4646		14		4618		22		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								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514	50,998			B515	7,670			5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516	44,363			B517	13,964			5.b
6. Loans to foreign governments and official institutions	4643	0			4627	0			6
7. All other loans	4644	919			4628	365			7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658	20,113			4668	8,904			8.a
b. To non-U.S. addressees (domicile)	4659	0			4669	0			8.b
9. Total (sum of items 1 through 8)	4635	164,641			4605	57,028			9

Memoranda

	(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 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	96			5410	223			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 included in charge-offs against the allowance for loan and lease losses)	C388	17,731	M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	1,882,790			1
2. Recoveries (must equal part I, item 9, column B, above)	4605	57,028			2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	164,321			3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	320			4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	108,942			5
6. Adjustments* (see instructions for this schedule)	C233	(5,022)			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	1,879,097			7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0			M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	42,678			M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0			M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781	0			M.4

Schedule RI-D—Income from Foreign Offices

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.)						
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		59,042		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	4461 Merchant Processing Services	4461		213,130		1.f
g.	4462 Credit and Debit Card Revenue	4462		167,181		1.g
h.	4463 Corporate Payment Products Revenue	4463		59,797		1.h
2. Other noninterest expense (from Schedule RI, item 7.d):						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Data processing expenses	C017		0		2.a
b.	Advertising and marketing expenses	0497		0		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		45,019		2.e
f.	Legal fees and expenses	4141		0		2.f
g.	FDIC deposit insurance assessments	4146		0		2.g
h.	4464 Low Income Housing Expense	4464		45,333		2.h
i.	4467	4467		0		2.i
j.	4468	4468		0		2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469			0		3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b.(1)	4487			0		3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c.(1)	4489			0		3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	
ASSETS									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin (1)				0081	7,044,667				1.a
b. Interest-bearing balances (2)				0071	6,300				1.b
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	109,971				2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	39,105,420				2.b
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices				RCON					
				B987	3,114,744				3.a
b. Securities purchased under agreements to resell (3)				RCFD					
				B989	0				3.b
4. Loans and lease financing receivables (from Schedule RC-C):									
a. Loans and leases held for sale					5369		2,047,232		4.a
b. Loans and leases, net of unearned income				B528	135,016,656				4.b
c. LESS: Allowance for loan and lease losses				3123	1,879,097				4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	133,137,559				4.d
5. Trading assets (from Schedule RC-D)									
				3545	484,683				5
6. Premises and fixed assets (including capitalized leases)									
				2145	1,737,385				6
7. Other real estate owned (from Schedule RC-M)									
				2150	151,397				7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)									
				2130	78,356				8
9. Not applicable									
10. Intangible assets:									
a. Goodwill				3163	7,256,668				10.a
b. Other intangible assets (from Schedule RC-M)				0426	4,497,378				10.b
11. Other assets (from Schedule RC-F)									
				2160	10,168,552				11
12. Total assets (sum of items 1 through 11)									
				2170	208,940,312				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		
(1) Noninterest-bearing (1)	6631	29,918,244	2200	114,033,682	13.a
(2) Interest-bearing	6636	84,115,438			13.a.1
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN		13.a.2
(1) Noninterest-bearing	6631	0	2200	18,776,513	13.b
(2) Interest-bearing	6636	18,776,513			13.b.1
14. Federal funds purchased and securities sold under agreements to repurchase:			RCON		13.b.2
a. Federal funds purchased in domestic offices (2)			B993	4,299,251	14.a
b. Securities sold under agreements to repurchase (3)			RCFD		
15. Trading liabilities (from Schedule RC-D)			B995	8,005,266	14.b
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3548	252,318	15
17. and 18. Not applicable					
19. Subordinated notes and debentures(4)			3190	28,673,468	16
20. Other liabilities (from Schedule RC-G)					
21. Total liabilities (sum of items 13 through 20)			3200	6,432,494	19
22. Minority interest in consolidated subsidiaries			2930	6,859,284	20
EQUITY CAPITAL			2948	187,332,276	21
23. Perpetual preferred stock and related surplus			3000	1,029,155	22
24. Common stock					
25. Surplus (exclude all surplus related to preferred stock)					
26. a. Retained earnings			3838	0	23
b. Accumulated other comprehensive income (5)			3230	18,200	24
27. Other equity capital components (6)			3839	11,804,040	25
28. Total equity capital (sum of items 23 through 27)			3632	9,513,196	26.a
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)			B530	(756,555)	26.b
			A130	0	27
			3210	20,578,881	28
			3300	208,940,312	29

Memorandum

To be reported with the March Report of Condition.

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

RCFD	Number
6724	2

M.1

- | | |
|---|---|
| 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank | 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority) |
| 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) | 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority) |
| 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm | 6 = Review of the bank's financial statements by external auditors |
| | 7 = Compilation of the bank's financial statements by external auditors |
| | 8 = Other audit procedures (excluding tax preparation work) |
| | 9 = No external audit work |

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022		6,363,463						1
a. Cash items in process of collection and unposted debits _____					0020		5,168,490		1.a
b. Currency and coin _____					0080		1,194,973		1.b
2. Balances due from depository institutions in the U.S. _____					0082		166,859		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		179,314						2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070		54,782		3
a. Foreign branches of other U.S. banks _____	0073		0						3.a
b. Other banks in foreign countries and foreign central banks _____	0074		374,141						3.b
4. Balances due from Federal Reserve Banks _____	0090		134,049		0090		134,049		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010		7,050,967		0010		6,719,153		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		91,191	1287		90,963	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):													
a. Issued by U.S. Government agencies (1) _____	1289		0	1290		0	1291		62,345	1293		62,822	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294		0	1295		0	1297		329,974	1298		319,876	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496		86,317	8497		89,376	8498		1,780,990	8499		1,767,186	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		773,806		1702		753,752	4.a.1		
(2) Issued by FNMA and FHLMC	1703		0		1705		0		1706		22,980,196		1707		22,078,307	4.a.2		
(3) Other pass-through securities	1709		8,089		1710		8,089		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		8,670,468		1717		8,599,034	4.b.1		
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718		0		1719		0		1731		28		1732		29	4.b.2		
(3) All other mortgage-backed securities	1733		0		1734		0		1735		4,566,907		1736		4,448,230	4.b.3		
5. Asset-backed securities (ABS)	C026		0		C988		0		C989		8,656		C027		8,599	5		
6. Other debt securities:																		
a. Other domestic debt securities	1737		0		1738		0		1739		626,986		1741		625,909	6.a		
b. Foreign debt securities	1742		15,565		1743		15,565		1744		32,477		1746		32,432	6.b		
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)																		
										A510		318,281			A511		318,281	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		109,971		1771		113,030		1772		40,242,305		1773		39,105,420	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	Bl Mil Thou.	
1. Pledged securities (1)	0416	30,921,051	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	974,557	M.2.a.1
(2) Over three months through 12 months	A550	168,280	M.2.a.2
(3) Over one year through three years	A551	64,945	M.2.a.3
(4) Over three years through five years	A552	40,499	M.2.a.4
(5) Over five years through 15 years	A553	232,675	M.2.a.5
(6) Over 15 years	A554	1,528,713	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	310,293	M.2.b.1
(2) Over three months through 12 months	A556	120,326	M.2.b.2
(3) Over one year through three years	A557	855,279	M.2.b.3
(4) Over three years through five years	A558	1,611,642	M.2.b.4
(5) Over five years through 15 years	A559	9,333,667	M.2.b.5
(6) Over 15 years	A560	10,608,941	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	4,881,424	M.2.c.1
(2) Over three years	A562	8,165,869	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	139,396	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

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

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):									
a. Credit card receivables	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines	B842	0	B843	0	B844	8,656	B845	8,599	M.5.b
c. Automobile loans	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	M.5.d
e. Commercial and industrial loans	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other	B858	0	B859	0	B860	0	B861	0	M.5.f

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	Dollar Amounts in Thousands								
	(Column A) Consolidated Bank			(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate	1410	63,996,230							1
a. Construction, land development, and other land loans					1415	8,375,449			1.a
b. Secured by farmland (including farm residential and other improvements)					1420	915,411			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	10,709,300			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367	22,133,987			1.c.2.a
(b) Secured by junior liens					5368	3,599,852			1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460	1,877,727			1.d
e. Secured by nonfarm nonresidential properties					1480	16,384,504			1.e
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.					B531	159,194			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	159,194							2.a.2
b. To other depository institutions in the U.S.	B534	219,629			B534	219,629			2.b
c. To banks in foreign countries					B535	66,754			2.c
(1) To foreign branches of other U.S. banks	B536	0							2.c.1
(2) To other banks in foreign countries	B537	66,754							2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,082,917			1590	1,082,917			3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763	30,472,659			1763	30,458,493			4.a
b. To non-U.S. addressees (domicile)	1764	452,982			1764	214,777			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	6,658,518			B538	6,658,518			6.a
b. Other revolving credit plans	B539	2,368,343			B539	2,368,343			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	13,462,977			2011	13,462,977			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	2,295,538			2107	2,295,538			8
9. Other loans	1563	3,532,793							9
a. Loans for purchasing or carrying securities (secured and unsecured)					1545	577,013			9.a
b. All other loans (exclude consumer loans)					1564	2,955,780			9.b
10. Lease financing receivables (net of unearned income)					2165	12,295,354			10
a. Of U.S. addressees (domicile)	2182	12,295,195							10.a
b. Of non-U.S. addressees (domicile)	2183	159							10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0			2123	0			11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	137,063,888			2122	136,811,517			12

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)			1616			15,991	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			848,370	M.2.a.1
(2) Over three months through 12 months			A565			1,590,150	M.2.a.2
(3) Over one year through three years			A566			3,698,253	M.2.a.3
(4) Over three years through five years			A567			3,631,400	M.2.a.4
(5) Over five years through 15 years			A568			4,479,966	M.2.a.5
(6) Over 15 years			A569			7,841,948	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			54,228,634	M.2.b.1
(2) Over three months through 12 months			A571			6,020,649	M.2.b.2
(3) Over one year through three years			A572			18,459,920	M.2.b.3
(4) Over three years through five years			A573			19,905,482	M.2.b.4
(5) Over five years through 15 years			A574			13,015,900	M.2.b.5
(6) Over 15 years			A575			2,826,776	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			32,444,542	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			3,882,376	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)			RCON				
			5370			9,237,771	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			33,289	M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>							
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A			C391			295,119	M.6
Memorandum item 7 is to be completed by all banks.							
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):							
a. Outstanding balance			C779			0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9			C780			0	M.7.b

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

Schedule RC-D—Trading Assets and Liabilities

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

		Dollar Amounts in Thousands		
ASSETS		RCON	Bil Mil Thou	
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	175,741	5
6. - 8.	Not applicable			
9.	Other trading assets in domestic offices	3541	1,005	9
		RCFN		
10.	Trading assets in foreign offices	3542	0	10
11.	Derivatives with a positive fair value:	RCON		
a.	In domestic offices	3543	307,937	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	484,683	12
LIABILITIES		RCFD	Bil Mil Thou	
13.	Liability for short positions	3546	0	13
14.	Derivatives with a negative fair value	3547	252,318	14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548	252,318	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	14,379,761							B550	87,513,751			1
2. U.S. Government	2202	96,381							2520	284,525			2
3. States and political subdivisions in the U.S.	2203	1,012,216							2530	9,367,260			3
4. Commercial banks and other depository institutions in the U.S.	B551	1,322,846							B552	15,212			4
5. Banks in foreign countries	2213	41,730							2236	0			5
6. Foreign governments, and official institutions (including foreign central banks)	2216	0							2377	0			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	16,852,934			2210	13,580,937			2385	97,180,748			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	3,135,113			M.1.a
b. Total brokered deposits	2365	254,600			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	254,402			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	254,446			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	64,068,047			M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	5,988,395			M.2.a.2
b. Total time deposits of less than \$100,000	6648	13,416,468			M.2.b
c. Total time deposits of \$100,000 or more	2604	13,707,838			M.2.c

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :							
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)							
(1) Three months or less _____	A579	3,004,315					M.3.a.1
(2) Over three months through 12 months _____	A580	6,542,188					M.3.a.2
(3) Over one year through three years _____	A581	3,244,372					M.3.a.3
(4) Over three years _____	A582	625,593					M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3) _____	A241	9,546,503					M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:							
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)							
(1) Three months or less _____	A584	8,219,596					M.4.a.1
(2) Over three months through 12 months _____	A585	4,003,153					M.4.a.2
(3) Over one year through three years _____	A586	1,143,993					M.4.a.3
(4) Over three years _____	A587	341,096					M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3) _____	A242	12,222,749					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	8,656,883					1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	10,119,630					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	18,776,513					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	18,776,513					M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	889,141	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	22,941	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	891,959	4
5.	Life insurance assets			C009	2,950,791	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	5,413,720	6
	TEXT					
a.	Prepaid Expenses	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e.	3549 Low Income Housing - Investment in Tax Credit	3549	1,958,811			6.e
f.	3550	3550	0			6.f
g.	3551	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	10,168,552	7

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices(5)			3645	261,095	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	2,150,917	1.b
2.	Net deferred tax liabilities (2)			3049	1,733,301	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	209,356	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	2,504,615	4
	TEXT					
a.	Accounts Payable	3066	958,717			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	6,859,284	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

		Domestic Offices				
		RCON	Bil	Mil		Thou
Dollar Amounts in Thousands						
1. and 2. Not applicable						
3. Securities purchased under agreements to resell		B989		0	3	
4. Securities sold under agreements to repurchase		B995		8,005,266	4	
5. Other borrowed money		3190		28,272,128	5	
<i>EITHER</i>						
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs		2163		0	6	
<i>OR</i>						
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs		2941		18,693,136	7	
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)		2192		208,025,870	8	
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)		3129		167,724,698	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		91,191		10
11. U.S. Government agency obligations (exclude mortgage-backed securities)		1041		392,319		11
12. Securities issued by states and political subdivisions in the U.S.		1042		1,867,307		12
13. Mortgage-backed securities (MBS):						
a. Pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA		1043		23,754,002		13.a.1
(2) Other pass-through securities		1044		8,089		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA		1209		8,670,468		13.b.1
(2) All other mortgage-backed securities		1280		4,566,935		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)		1281		635,642		14
15. Foreign debt securities (include foreign asset-backed securities)		1282		48,042		15
16. Investments in mutual funds and other equity securities with readily determinable fair values		A510		318,281		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)		1374		40,352,276		17
18. Equity securities that do not have readily determinable fair values		1752		891,959		18

Schedule RC-I—Assets and Liabilities of IBFs

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

		Domestic Offices			
		RCON	Bil	Mil	
Dollar Amounts in Thousands					
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)		2133		0	1
2. Total IBF liabilities (component of Schedule RC, item 21)		2898		0	2

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

	RCFD	Tril Bil Mil Thou	
ASSETS			
1. Interest-bearing balances due from depository institutions	3381	3,478	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	485,128	2
3. Mortgage-backed securities (2)	B559	36,975,645	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	1,999,763	4
5. Federal funds sold and securities purchased under agreements to resell	3365	3,238,684	5
6. Loans:			
a. Loans in domestic offices:	RCON		
(1) Total loans	3360	124,662,094	6.a.1
(2) Loans secured by real estate	3385	63,824,670	6.a.2
(3) Loans to finance agricultural production and other loans to farmers	3386	1,125,065	6.a.3
(4) Commercial and industrial loans	3387	32,183,815	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	6,698,091	6.a.5.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	16,054,739	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	218,591	6.b
7. Trading assets	RCFD		
	3401	1,188,734	7
8. Lease financing receivables (net of unearned income)	3484	12,328,321	8
9. Total assets(4)	3368	207,645,539	9
LIABILITIES			
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON		
	3485	2,143,208	10
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	B563	71,685,603	11.a
b. Time deposits of \$100,000 or more	A514	13,932,622	11.b
c. Time deposits of less than \$100,000	A529	13,505,190	11.c
	RCFN		
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404	16,765,325	12
	RCFD		
13. Federal funds purchased and securities sold under agreements to repurchase	3353	17,589,883	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	26,127,700	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	12,536,977			1.a
b.	Credit card lines	3815	46,430,609			1.b
c.	(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate	3816	6,864,655			1.c.1
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	6550	5,047,962			1.c.2
d.	Securities underwriting	3817	0			1.d
e.	Other unused commitments	3818	53,710,179			1.e
2. Financial standby letters of credit and foreign office guarantees						
a.	Amount of financial standby letters of credit conveyed to others	3820	1,164,317			2.a
3. Performance standby letters of credit and foreign office guarantees						
a.	Amount of performance standby letters of credit conveyed to others	3821	415,183			3.a
4. Commercial and similar letters of credit						
		3411	283,365			4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						
		3433	13,516,008			6
		(Column A) Guarantor		(Column B) Beneficiary		
		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps	C968	0	C969	0	7.a.1
(2)	Total return swaps	C970	0	C971	0	7.a.2
(3)	Credit options	C972	0	C973	0	7.a.3
(4)	Other credit derivatives	C974	205,271	C975	148,351	7.a.4
b. Gross fair values:						
(1)	Gross positive fair value	C219	0	C221	191	7.b.1
(2)	Gross negative fair value	C220	131	C222	0	7.b.2
8. Spot foreign exchange contracts						
		8765	362,233			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
c.	Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	C978	0			9.c
d.	3555	3555	0			9.d
e.	3556	3556	0			9.e
f.	3557	3557	0			9.f
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% of Schedule RC item 28., "Total equity capital")						
		5591	0			10
TEXT						
a.	Commitments to sell when-issued securities	3435	0			10.a
b.	5592	5592	0			10.b
c.	5593	5593	0			10.c
d.	5594	5594	0			10.d
e.	5595	5595	0			10.e
11. Year-to-date merchant credit card sales volume:						
a.	Sales for which the reporting bank is the acquiring bank	C223	26,160,195			11.a
b.	Sales for which the reporting bank is the agent bank with risk	C224	15,402,847			11.b

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
Derivatives Position Indicators																
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			
	1,650,000				0				0				0			
b. Forward contracts	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700			
	3,782,582				3,816,400				0				0			
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704			
(1) Written options	1,900,000				0				0				0			
(2) Purchased options	0				0				0				0			
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
(1) Written options	3,091,256				89,679				0				0			
(2) Purchased options	1,420,216				89,679				0				0			
e. Swaps	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720			
	34,867,247				385,439				37,242				0			
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724			
	22,899,923				3,989,405				0				0			
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728			
	23,811,378				391,792				37,242				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589															
	7,196,000															
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736			
a. Contracts held for trading:																
(1) Gross positive fair value	281,267				56,401				0				0			
(2) Gross negative fair value	235,077				46,156				0				0			
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
(1) Gross positive fair value	230,728				5,310				0				0			
(2) Gross negative fair value	122,953				8				59				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			742	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 _____						
	Number					
	6165				0	1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing Assets _____						
		3164			1,228,247	2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590				1,228,247	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026			127,982	2.b
c. All other identifiable intangible assets _____						
		5507			3,141,149	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426			4,497,378	2.d
3. Other real estate owned:						
a. Direct and indirect investments in real estate ventures _____						
		5372			0	3.a
b. All other real estate owned:						
(1) Construction, land development, and other land in domestic offices _____						
		5508			0	3.b.1
(2) Farmland in domestic offices _____						
		5509			902	3.b.2
(3) 1-4 family residential properties in domestic offices _____						
		5510			63,455	3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices _____						
		5511			9	3.b.4
(5) Nonfarm nonresidential properties in domestic offices _____						
		5512			3,950	3.b.5
(6) Foreclosed properties from "GNMA loans" _____						
		C979			83,081	3.b.6
(7) In foreign offices _____						
		RCFN				
		5513			0	3.b.7
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____						
		RCFD				
		2150			151,397	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			78,356	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____						
		2130			78,356	4.c
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) With a remaining maturity of one year or less (1) _____						
		2651			19	5.a.1
(2) With a remaining maturity of more than one year through three years _____						
		B565			1,898,885	5.a.2
(3) With a remaining maturity of more than three years _____						
		B566			2,894,103	5.a.3
b. Other borrowings:						
(1) With a remaining maturity of one year or less _____						
		B571			14,610,434	5.b.1
(2) With a remaining maturity of more than one year through three years _____						
		B567			9,183,633	5.b.2
(3) With a remaining maturity of more than three years _____						
		B568			86,394	5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) _____						
		3190			28,673,468	5.c

(1) Includes overnight Federal Home Loan Bank advances.

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		B570	Bil Mil Thou 55,407,186	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) <u>http://www.usbank.com</u>				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		4088	YES / NO YES	9

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	108,100	2769	5	3492	23,422	1.a
b. Secured by farmland in domestic offices	3493	4,592	3494	0	3495	12,208	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	30,990	5399	14,663	5400	7,554	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	187,948	C237	692,423	C229	43,900	1.c.2.a
(b) Secured by junior liens	C238	24,153	C239	9,684	C230	5,221	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	11,197	3500	11	3501	6,918	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	51,931	3503	7	3504	104,158	1.e
f. In foreign offices							
	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	5377	1,466	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	11,038	1597	386	1583	8,157	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	186,001	1252	12,650	1253	201,398	4.a
b. To non-U.S. addressees (domicile)	1254	892	1255	279	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	136,894	B576	96,068	B577	48,657	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	98,174	B579	35,820	B580	5,401	5.b
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	8,236	5460	0	5461	8,493	7
8. Lease financing receivables:							
a. Of U.S. addressees (domicile)	1257	117,865	1258	2,087	1259	40,953	8.a
b. Of non-U.S. addressees (domicile)	1271	0	1272	0	1791	0	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	3505	1,636	3506	0	3507	18,452	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	126,347		5613	636,345		5614	11,904		10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	6,018		5616	0		5617	9,068		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	107,232		C867	627,289		C868	0		10.b

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	14,259		M.1
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	5,332		6559	68		6560	7,610		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	4,233		C241	3,421		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

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

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):				
a.	Actual amount of all unposted debits _____ <i>OR</i>	0030	0	1.a
b.	Separate amount of unposted debits:			
(1)	Actual amount of unposted debits to demand deposits _____	0031	0	1.b.1
(2)	Actual amount of unposted debits to time and savings deposits (1) _____	0032	0	1.b.2
2. Unposted credits (see instructions):				
a.	Actual amount of all unposted credits _____ <i>OR</i>	3510	0	2.a
b.	Separate amount of unposted credits:			
(1)	Actual amount of unposted credits to demand deposits _____	3512	0	2.b.1
(2)	Actual amount of unposted credits to time and savings deposits (1) _____	3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits 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	318,730	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	4,692	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 insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

	Dollar Amounts in Thousands		RCON	Bil Mil Thou	
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)					
(1) Amount of deposit accounts of \$100,000 or less			2702	52,296,932	M.1.a 1
(2) Number of deposit accounts of \$100,000 or less					
(to be completed for the June report only)	3779	Number		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	61,736,750	M.1.b 1
(2) Number of deposit accounts of more than \$100,000	2722	Number		126,355	M.1.b 2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)			5597	48,764,246	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ?					
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
Text			RCON	FDIC Cert No.	
A545			A545	0	M.3

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

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

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	20,578,881	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	(704,868)	2		
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	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	(45,730)	4		
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5		
6. Qualifying minority interests in consolidated subsidiaries	B589	1,029,155	6		
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	10,279,786	7		
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	12,078,848	8		
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	122,825	9.a		
b. LESS: Disallowed deferred tax assets	5610	0	9.b		
10. Other additions to (deductions from) Tier 1 capital	B592	0	10		
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	11,956,023	11		
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306	5,538,759	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	2,088,453	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	7,627,212	17		
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,627,212	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	19,583,235	21		
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD	Tril Bil Mil Thou			
	3368	207,645,539	22		
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	10,279,786	23		
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	122,825	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	118,030	26		
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	197,124,898	27		
Adjustments for financial subsidiaries					
28.a Adjustment to Tier 1 capital reported in item 11	C228	0	28.a		
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b		
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29		
30. Adjustment to average total assets reported in item 27	B505	0	30		
Capital Ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)					
	RCFD	(Column A) Percentage	RCFD	(Column B) Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	6.07%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.62%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	10.85%	33

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

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)			(Column D)			(Column E) Allocation by Risk Weight Category	(Column F)
			Tril Bil Mil Thou	Bil Mil Thou	RCFD B600	Bil Mil Thou	RCFD B601	Bil Mil Thou		
Dollar Amounts in Thousands										
Balance Sheet Asset Categories										
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 7,050,967	RCFD C869 0	RCFD B600 1,329,022	RCFD B601 5,721,945	RCFD B606 RCFD B607	RCFD B606 RCFD B612	RCFD B606 RCFD B612	RCFD B606 RCFD B612	RCFD B602 RCFD B607	100% 100%
35. Held-to-maturity securities	RCFD 1754 109,971	RCFD B603 0	RCFD B604 0	RCFD B605 79,422	RCFD B606 14,984	RCFD B606 15,565	RCFD B606 15,565	RCFD B606 15,565	RCFD B607 RCFD B607	50% 50%
36. Available-for-sale securities	RCFD 1773 39,105,420	RCFD B608 (1,136,885)	RCFD B609 1,524,346	RCFD B610 36,920,675	RCFD B611 819,541	RCFD B611 977,743	RCFD B611 977,743	RCFD B611 977,743	RCFD B612 RCFD B612	50% 50%
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 3,114,744		RCFD C063 0	RCFD C064 3,114,744		RCFD B520 0	RCFD B520 0	RCFD B520 0	RCFD B520 RCFD B520	100% 100%
38. Loans and leases held for sale	RCFD 5369 2,047,232	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 2,047,232	RCFD B621 0	RCFD B621 0	RCFD B621 0	RCFD B621 RCFD B621	50% 50%
39. Loans and leases, net of unearned income	RCFD B528 135,016,656	RCFD B622 0	RCFD B623 711,216	RCFD B624 5,312,281	RCFD B625 17,370,877	RCFD B626 111,622,282	RCFD B626 111,622,282	RCFD B626 111,622,282	RCFD B626 RCFD B626	50% 50%
40. LESS: Allowance for loan and lease losses	RCFD 3123 1,879,097	RCFD 3123 1,879,097								
41. Trading assets	RCFD 3545 484,683	RCFD B627 308,942	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 175,741	RCFD B631 175,741	RCFD B631 175,741	RCFD B631 RCFD B631	50% 50%
42. All other assets (1)	RCFD B639 23,889,736	RCFD B640 10,732,712	RCFD B641 805,473	RCFD B642 3,189,887	RCFD B643 43,626	RCFD B643 9,118,038	RCFD B643 9,118,038	RCFD B643 9,118,038	RCFD B643 RCFD B643	50% 50%
43. Total assets (sum of items 34 through 42)	RCFD 2170 208,940,312	RCFD B644 8,025,672	RCFD 5320 4,370,057	RCFD 5327 54,338,954	RCFD 5334 20,296,260	RCFD 5340 121,909,369	RCFD 5340 121,909,369	RCFD 5340 121,909,369	RCFD 5340 RCFD 5340	50% 50%

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount		Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category			(Column E) (Column Weight Category)	(Column F)
	Bill Mil Thou	RCFD B546			0%	20%	50%		
Dollar amounts in thousands	Bill Mil Thou	RCFD B546		Bill Mil Thou	RCFD B548	RCFD B581	RCFD B582	Bill Mil Thou	RCFD B583
Derivatives and Off-Balance Sheet Items									
44. Financial standby letters of credit	11,619,727	RCFD B547	See footnote 2	11,619,727	0	1,164,317	0	10,455,410	44
45. Performance standby letters of credit	RCFD 3821	RCFD B650	1.00	RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	45
	415,183		.50	207,592	0	19,693	0	187,899	
46. Commercial and similar letters of credit	RCFD 3411	RCFD B655	.20	RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	46
	283,365			56,673	0	4,671	0	52,002	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429	RCFD B660		RCFD B660	RCFD B661	RCFD B662		RCFD B663	47
	11,415		1.00	11,415	0	0		11,415	
48. Securities lent	RCFD 3433	RCFD B664		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	48
	13,516,008		1.00	13,516,008	13,516,008	0	0	0	
49. Retained recourse on small business obligations sold with recourse	RCFD A250	RCFD B669	1.00	RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673	49
	1,256			1,256	0	0	0	1,256	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	RCFD B542	* Below	RCFD B542				RCFD B543	50
	13,445		12.500	168,063				168,063	
51. All other financial assets sold with recourse	RCFD B675	RCFD B676	1.00	RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	51
	788,093			788,093	0	0	788,093	0	
52. All other off-balance sheet liabilities	RCFD B681	RCFD B682	1.00	RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	52
	28,219			28,219	0	0	2,441	25,778	
53. Unused commitments with an original maturity exceeding one year	RCFD 3833	RCFD B687	.50	RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	53
	61,898,363			30,949,182	0	6,294,359	19,824	24,634,999	
54. Derivative contracts		RCFD A167		RCFD A167	RCFD B693	RCFD B694	RCFD B695		54
				656,519	45,396	492,403	118,720		

(1) Column A multiplied by credit conversion factor.
 (2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.
 For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
 (3) Or institution specific factor. (Entering an 'M' allows for data entry in Column B.)

Schedule RC-R—Continued

	Dollar Amounts in Thousands					
	(Column C) Bil Mil Thou	(Column D) Bil Mil Thou	(Column E) Bil Mil Thou	(Column F) Bil Mil Thou	Allocation by Risk Weight Category	
	0%	20%	50%	100%		
Totals						
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696 17,931,461	RCFD B697 62,314,397	RCFD B698 21,225,338	RCFD B699 157,446,191		
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700 0	RCFD B701 12,462,879	RCFD B702 10,612,669	RCFD B703 157,446,191		
58. Market risk equivalent assets				RCFD 1651 0		
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704 180,521,739		
60. LESS: Excess allowance for loan and lease losses				RCFD A222 0		
61. LESS: Allocated transfer risk reserve				RCFD 3128 0		
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223 180,521,739		

Memoranda

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	Dollar Amounts in Thousands		M.1
	RCFD	Bil Mil Thou	
	8764	426,960	

	With a remaining maturity of		
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years
	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou
2. Notional principal amounts of derivative contracts: (1)	RCFD	RCFD	RCFD
a. Interest rate contracts	11,591,600	17,457,476	11,020,969
b. Foreign exchange contracts	2,891,510	367,335	385,439
c. Gold contracts	0	0	0
d. Other precious metals contracts	0	0	0
e. Other commodity contracts	0	0	0
f. Equity derivative contracts	0	37,242	0
9. Credit derivative contracts:			
(1) Investment grade	C980 818	C981 85,074	C982 94,446
(2) Subinvestment grade	C983 24,554	C984 73,363	C985 75,367

(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, All Leases, and All Other Assets
	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
Dollar Amounts in Thousands							
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	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 3,467,658
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 0
c. Standby letters of credit and other enhancements	RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 3,485,427
4. Past due loan amounts included in item 1:	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
a. 30-89 days past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
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	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

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

Schedule RC-S—Continued

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

Schedule RC-S—Continued

Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank								
		788,093	0	0	0		0	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11								
		788,093	0	0	0		0	0

11

12

Memoranda

	Dollar Amounts in Thousands	
	Bil	Mill
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		210,724
b. Amount of retained recourse on these obligations as of the report date		1,256
2. Outstanding principal balance of assets serviced for others:		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		788,093
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		73,220,545
c. Other financial assets (includes home equity lines)(1)		673,659
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		21,684
(2) Conduits sponsored by other unrelated institutions		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		3,485,427
(2) Conduits sponsored by other unrelated institutions		0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)		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

03/31/2006

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		10
b. Total dollar amount of above loans (in thousands of dollars)			3562		214
c. Range of interest charged on above loans (example: 9-3/4% = 9.75)	RCFD	From	RCFD	To	
	7701	11.65%	7702	19.50%	

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)

Jean Stadler Director External Reporting

04,27,2006

