

Federal Financial Institutions Examination Council

Please refer to page i,  
Table of Contents, for  
the required disclosure  
of estimated burden.

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

Report at the close of business June 30, 2003

(20030630)  
(RCRI 9999)

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

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

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

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

I, Theresa Bode, External Reporting Manager

Name and Title of Officer Authorized to Sign Report

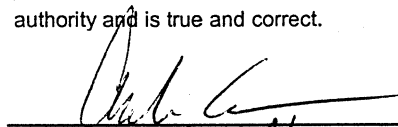
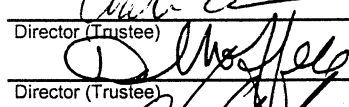
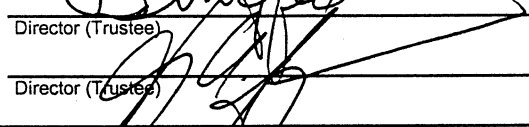
of the named bank do hereby declare that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief.

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



Signature of Officer Authorized to Sign Report

07/23/2003  
Date of Signature

  
Director (Trustee)  
Director (Trustee)  
Director (Trustee)

Submission of Reports

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

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

(if other than EDS) must transmit the bank's computer data file to EDS.

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

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

FDIC Certificate Number:

06548  
(RCRI 9050)

U.S. Bank National Association

Legal Title of Bank (TEXT 9010)

Cincinnati

City (TEXT 9130)

OH

State Abbrev. (TEXT 9200)

45202

Zip Code (TEXT 9220)

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

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## Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 37.0 hours per respondent and is estimated to vary from 15 to 550 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

## Report of Condition

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Special Report (to be completed by all banks)

FDIC Certificate Number - 06548

## Consolidated Report of Income for the period January 1, 2003 – June 30, 2003

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
<b>1. Interest Income:</b>				
<b>a. Interest and fee income on loans:</b>				
(1) In domestic offices:				
(a) Loans secured by real estate	4011	1,613	391	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	30	391	1.a.1.b
(c) Commercial and industrial loans	4012	822	983	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards	B485	299	004	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	457	740	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	10		1.a.1.e
(f) All other loans in domestic offices	B487	88	165	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	1	687	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	3,313	371	1.a.3
<b>b. Income from lease financing receivables</b>	4065	394	440	1.b
<b>c. Interest income on balances due from depository institutions: (1)</b>	4115	1	834	1.c
<b>d. Interest and dividend income on securities:</b>				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	8	881	1.d.1
(2) Mortgage-backed securities	B489	791	030	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	29	721	1.d.3
<b>e. Interest income from trading assets</b>	4069	3	067	1.e
<b>f. Interest income on federal funds sold and securities purchased under agreements to resell</b>	4020	8	949	1.f
<b>g. Other interest income</b>	4518	42	930	1.g
<b>h. Total interest income (sum of items 1.a.(3) through 1.g)</b>	4107	4,594	223	1.h
<b>2. Interest expense:</b>				
<b>a. Interest on deposits:</b>				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	6	488	2.a.1.a
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs)	0093	209	502	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	126	010	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	248	166	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	33	832	2.a.2
<b>b. Expense of federal funds purchased and securities sold under agreements to repurchase</b>	4180	58	040	2.b
<b>c. Interest on trading liabilities and other borrowed money</b>	4185	266	200	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	57,770	2.d
e. Total interest expense (sum of items 2.a through 2.d)		4073	1,006,008	2.e
3. Net interest income (item 1.h minus 2.e)			4074 3,588,215	3
4. Provision for loan and lease losses			4230 619,367	4
5. Noninterest income:				
a. Income from fiduciary activities (1)		4070	440,479	5.a
b. Service charges on deposit accounts in domestic offices		4080	570,966	5.b
c. Trading revenue (2)		A220	24,757	5.c
d. Investment banking, advisory, brokerage, and underwriting fees and commissions		B490	19,019	5.d
e. Venture capital revenue		B491	0	5.e
f. Net servicing fees		B492	128,493	5.f
g. Net securitization income		B493	12,063	5.g
h. (1) Insurance and reinsurance underwriting income		C386	9,515	5.h.1
(2) Income from other insurance activities		C387	3,859	5.h.2
i. Net gains (losses) on sales of loans and leases		5416	81,856	5.i
j. Net gains (losses) on sales of other real estate owned		5415	3,423	5.j
k. Net gains (losses) on sales of other assets (excluding securities)		B496	5,046	5.k
l. Other noninterest income*		B497	1,003,654	5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079 2,303,130	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 354,388	6.b
7. Noninterest expense:				
a. Salaries and employee benefits		4135	1,110,918	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		4217	324,883	7.b
c. (1) Goodwill impairment losses		C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets		C232	587,615	7.c.2
d. Other noninterest expense *		4092	850,381	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093 2,873,797	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 2,752,569	8
9. Applicable income taxes (on item 8)			4302 944,524	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300 1,808,045	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 1,808,045	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	5,043	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____		8431	19,019	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	18,693	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	14,778	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number	
		4150	46,269	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) _____			CCYY / MM / DD	
		9106	N/A	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.):		RIAD	Bil   Mil   Thou	
a. Interest rate exposures _____		8757	12,629	M.8.a
b. Foreign exchange exposures _____		8758	12,128	M.8.b
c. Equity security and index exposures _____		8759	0	M.8.c
d. Commodity and other exposures _____		8760	0	M.8.d
9. Impact on income of derivatives held for purposes other than trading:		RIAD	Bil   Mil   Thou	
a. Net increase (decrease) to interest income _____		8761	174,315	M.9.a
b. Net (increase) decrease to interest expense _____		8762	81,295	M.9.b
c. Other (noninterest) allocations _____		8763	15,046	M.9.c
10. Credit losses on derivatives (see instructions) _____		A251	186	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____			YES / NO	
		A530	NO	M.11

(1) For example, a bank acquired on June 1, 2001, would report 20010601

### 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		Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2002, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		18,667,469						1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507		0						2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		18,667,469						3
4. Net income (loss) (must equal Schedule RI, item 12)	4340		1,808,045						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		201,938						7
8. LESS: Cash dividends declared on preferred stock	4470		0						8
9. LESS: Cash dividends declared on common stock	4460		0						9
10. Other comprehensive income (1)	B511		(154,929)						10
11. Other transactions with parent holding company * (not included in items 5, 6, 8, or 9 above)	4415		(484,654)						11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210		20,037,869						12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

	( Column A ) 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		5,093		3583		1,637		1.a
b. Secured by farmland in domestic offices	3584		418		3585		521		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		14,920		5412		1,249		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		16,726		C217		1,810		1.c.2.a
(b) Secured by junior liens	C235		37,512		C218		3,846		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		150		3589		1,600		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		15,762		3591		1,616		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		3,547		4665		610		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		255,370		4617		17,935		4.a
b. To non-U.S. addressees (domicile)	4646		0		4618		16		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	140,091		B515	12,746		5.a	
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516	133,111		B517	27,550		5.b	
6. Loans to foreign governments and official institutions	4643	0		4627	0		6	
7. All other loans	4644	10,935		4628	3,955		7	
8. Lease financing receivables:								
a. To U.S. addressees (domicile)	4658	109,451		4668	33,072		8.a	
b. To non-U.S. addressees (domicile)	4659	0		4669	0		8.b	
9. Total (sum of items 1 through 8)	4635	743,086		4605	108,167		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	6,593		5410	0		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.								
<p><b>4) 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.</b></p> <p>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)</p>								
					Calendar year-to-date			
					RIAD	Bil   Mil   Thou		
					C388	24,408		M.4

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

**Part II. Changes in Allowance for Loan and Lease Losses**

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou	
1. Balance most recently reported for the December 31, 2002, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	2,344,378			1
2. Recoveries (must equal part I, item 9, column B above)	4605	108,167			2
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)	C079	678,463			3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	64,623			4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	619,367			5
6. Adjustments * (see instructions for this schedule)	C233	(58,194)			6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	2,270,632			7

**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	4,050			M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	32,704			M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0			M.3

\* Describe on Schedule RI-E—Explanations.

**Schedule RI-D—Income from International Operations**

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

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

**Schedule RI-E—Explanations**

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
<b>TEXT</b>						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		72,917		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	4461 Merchant fees	4461		269,077		1.f
g.	4462 Interchange fee income	4462		265,276		1.g
h.	4463	4463		N/A		1.h
2. Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts that exceed 1% of the sum of of Schedule RI, items 1.h and 5.m:						
<b>TEXT</b>						
a.	Data processing expenses	C017		0		2.a
b.	Advertising and marketing expenses	0497		0		2.b
c.	Director's fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		0		2.e
f.	Legal fees and expenses	4141		0		2.f
g.	FDIC deposit insurance assessments	4146		0		2.g
h.	4464 Capitalized Computer Software	4464		71,273		2.h
i.	4467 Telephone Expense	4467		79,073		2.i
j.	4468	4468		N/A		2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
<b>TEXT</b>						
a. (1)	4469	4469		N/A		3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b. (1)	4487	4487		N/A		3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c. (1)	4489	4489		N/A		3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2



FDIC Certificate Number - 06548

### Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2003

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

#### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
<b>ASSETS</b>								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin (1)				0081	11,788,539			1.a
b. Interest-bearing balances (2)				0071	198,561			1.b
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	187,736			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	35,148,675			2.b
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices				RCON B987	4,955,134			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	3,790,863			4.a
b. Loans and leases, net of unearned income		B528	117,127,869					4.b
c. LESS: Allowance for loan and lease losses		3123	2,270,632					4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	114,857,237			4.d
5. Trading assets (from Schedule RC-D)				3545	333,534			5
6. Premises and fixed assets (including capitalized leases)				2145	1,864,465			6
7. Other real estate owned (from Schedule RC-M)				2150	69,477			7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				2130	585,431			8
9. Customers' liability to this bank on acceptances outstanding				2155	150,586			9
10. Intangible assets:								
a. Goodwill				3163	5,258,849			10.a
b. Other intangible assets (from Schedule RC-M)				0426	3,601,643			10.b
11. Other assets (from Schedule RC-F)				2160	8,735,830			11
12. Total assets (sum of items 1 through 11)				2170	191,526,560			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	
<b>LIABILITIES</b>							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				RCON			
				2200	125,014,790		13.a
(1) Noninterest-bearing (1)		6631	45,246,907				13.a.1
(2) Interest-bearing		6636	79,767,883				13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN			
				2200	7,446,800		13.b
(1) Noninterest-bearing		6631	0				13.b.1
(2) Interest-bearing		6636	7,446,800				13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:							
a. Federal funds purchased in domestic offices (2)				RCON			
				B993	995,469		14.a
b. Securities sold under agreements to repurchase (3)				RCFD			
				B995	4,066,446		14.b
15. Trading liabilities (from Schedule RC-D)							
				3548	303,140		15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)							
				3190	20,320,775		16
17. Not applicable							
18. Bank's liability on acceptances executed and outstanding							
				2920	150,586		18
19. Subordinated notes and debentures(4)							
				3200	6,326,523		19
20. Other liabilities (from Schedule RC-G)							
				2930	5,864,946		20
21. Total liabilities (sum of items 13 through 20)							
				2948	170,489,475		21
22. Minority interest in consolidated subsidiaries							
				3000	999,216		22
<b>EQUITY CAPITAL</b>							
23. Perpetual preferred stock and related surplus							
				3838	0		23
24. Common stock							
				3230	18,200		24
25. Surplus (exclude all surplus related to preferred stock)							
				3839	11,015,123		25
26. a. Retained earnings							
				3632	8,370,138		26.a
b. Accumulated other comprehensive income (5)				B530	634,408		26.b
27. Other equity capital components (6)							
				A130	0		27
28. Total equity capital (sum of items 23 through 27)							
				3210	20,037,869		28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)							
				3300	191,526,560		29

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2002

RCFD	Number
6724	N/A

M. 1

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

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

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### 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		9,218,082						1
a. Cash items in process of collection and unposted debits _____					0020		7,854,222		1.a
b. Currency and coin _____					0080		1,363,860		1.b
2. Balance due from depository institutions in the U.S. _____					0082		337,738		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		338,746						2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070		71,166		3
a. Foreign branches of other U.S. banks _____	0073		0						3.a
b. Other banks in foreign countries and foreign central banks _____	0074		86,200						3.b
4. Balances due from Federal Reserve Banks _____	0090		2,344,072		0090		2,344,072		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		11,987,100		0010		11,971,058		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	19,116	1287	19,887	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	88,956	1293	92,523	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	3,099,836	1298	3,104,239	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	170,997	8497	182,679	8498	412,269	8499	432,554	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	1,211,827		1702	1,243,221	4.a.1
(2) Issued by FNMA and FHLMC	1703	0		1705	0		1706	18,621,693		1707	19,036,782	4.a.2
(3) Other pass-through securities	1709	16,739		1710	16,739		1711	1		1713	1	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):												
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0		1715	0		1716	9,256,948		1717	9,330,496	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0		1719	0		1731	40,140		1732	42,904	4.b.2
(3) All other mortgage-backed securities	1733	0		1734	0		1735	453,104		1736	457,119	4.b.3
5. Asset-backed securities (ABS):												
a. Credit card receivables	B838	0		B839	0		B840	0		B841	0	5.a
b. Home equity lines	B842	0		B843	0		B844	297,719		B845	310,698	5.b
c. Automobile loans	B846	0		B847	0		B848	0		B849	0	5.c
d. Other consumer loans	B850	0		B851	0		B852	140		B853	140	5.d
e. Commercial and industrial loans	B854	0		B855	0		B856	28,600		B857	21,450	5.e
f. Other	B858	0		B859	0		B860	0		B861	0	5.f
6. Other debt securities:												
a. Other domestic debt securities	1737	0		1738	0		1739	410,360		1741	384,966	6.a
b. Foreign debt securities	1742	0		1743	0		1744	18,335		1746	18,335	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)							A510	653,366		A511	653,360	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	187,736		1771	199,418		1772	34,612,410		1773	35,148,675	8

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

Schedule RC-B—Continued

Memoranda	Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
1. Pledged securities (1)			0416		30,790,504			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		1,458,800			M.2.a.1
(2) Over three months through 12 months			A550		227,224			M.2.a.2
(3) Over one year through three years			A551		396,089			M.2.a.3
(4) Over three years through five years			A552		156,799			M.2.a.4
(5) Over five years through 15 years			A553		1,979,193			M.2.a.5
(6) Over 15 years			A554		337,684			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		186,597			M.2.b.1
(2) Over three months through 12 months			A556		18,820			M.2.b.2
(3) Over one year through three years			A557		8,388			M.2.b.3
(4) Over three years through five years			A558		21,055			M.2.b.4
(5) Over five years through 15 years			A559		7,274,496			M.2.b.5
(6) Over 15 years			A560		12,787,387			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		200,040			M.2.c.1
(2) Over three years			A562		9,630,479			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		159,770			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		1,150,600			M.4.a
b. Fair value			8783		1,149,503			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.

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## Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
	Dollar Amounts in Thousands				
1. Loans secured by real estate	1410	54,820,390			1
a. Construction, land development, and other land loans			1415	7,215,974	1.a
b. Secured by farmland (including farm residential and other improvements)			1420	740,961	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	8,470,658	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	15,271,820	1.c.2.a
(b) Secured by junior liens			5368	4,362,539	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	2,210,948	1.d
e. Secured by nonfarm nonresidential properties			1480	16,547,489	1.e
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	154,831	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	154,831			2.a.2
b. To other depository institutions in the U.S.	B534	75,855	B534	75,855	2.b
c. To banks in foreign countries			B535	85,864	2.c
(1) To foreign branches of other U.S. banks	B536	0			2.c.1
(2) To other banks in foreign countries	B537	85,864			2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,168,931	1590	1,168,931	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	28,845,818	1763	28,802,765	4.a
b. To non-U.S. addressees (domicile)	1764	192,443	1764	99,791	4.b
5. Not applicable.					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	B538	5,237,706	B538	5,237,706	6.a
b. Other revolving credit plans	B539	2,480,427	B539	2,480,427	6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	10,868,547	2011	10,868,547	6.c
7. Loans to foreign government and official institutions (including foreign central banks)	2081	1	2081	1	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	1,601,330	2107	1,601,330	8
9. Other loans	1563	4,510,793			9
a. Loans for purchasing or carrying securities (secured and unsecured)			1545	761,817	9.a
b. All other loans (exclude consumer loans)			1564	3,748,976	9.b
10. Lease financing receivables (net of unearned income)			2165	10,875,515	10
a. Of U.S. addressees (domicile)	2182	10,875,446			10.a
b. Of non-U.S. addressees (domicile)	2183	350			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, item 4.a and 4.b)	2122	120,918,732	2122	120,782,745	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	28,962					M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):							
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON						
(1) Three months or less	A564	1,298,290					M.2.a.1
(2) Over three months through 12 months	A565	594,813					M.2.a.2
(3) Over one year through three years	A566	1,034,212					M.2.a.3
(4) Over three years through five years	A567	1,233,245					M.2.a.4
(5) Over five years through 15 years	A568	4,086,503					M.2.a.5
(6) Over 15 years	A569	6,969,530					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	46,468,886					M.2.b.1
(2) Over three months through 12 months	A571	7,191,918					M.2.b.2
(3) Over one year through three years	A572	17,762,042					M.2.b.3
(4) Over three years through five years	A573	17,948,237					M.2.b.4
(5) Over five years through 15 years	A574	12,775,331					M.2.b.5
(6) Over 15 years	A575	2,337,509					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	27,098,565					M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	2,235,966					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	2,814,122					M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD						
	B837	0					M.5
6. 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. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	200,078					M.6

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

**Schedule RC-C—Continued**

**Part II. Loans to Small Businesses and Small Farms**

**Schedule RC-C, Part II is to be reported only with the June Report of Condition.**

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

**Loans to Small Businesses**

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place an "X" in the box marked "NO.")

RCON	YES / NO
6999	NO

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.  
 If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

	RCON	Number of Loans	
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.)	5562	N/A	2.a
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)	5563	N/A	2.b

Dollar Amounts in Thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil   Mil   Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):					
a. With original amounts of \$100,000 or less	5564	8,222	5565	346,600	3.a
b. With original amounts of more than \$100,000 through \$250,000	5566	8,659	5567	1,162,452	3.b
c. With original amounts of more than \$250,000 through \$1,000,000	5568	10,134	5569	3,937,356	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$ 100,000 or less	5570	100,495	5571	1,957,470	4.a
b. With original amounts of more than \$100,000 through \$250,000	5572	11,014	5573	1,223,917	4.b
c. With original amounts of more than \$250,000 through \$1,000,000	5574	9,019	5575	2,843,096	4.c

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place an "X" in the box marked "NO.")

RCON	YES / NO
6860	NO

5

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO, and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RCON	
5576	N/A
RCON	
5577	N/A

6.a

6.b

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil   Mil   Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less	5578	4,470	5579	185,274	7.a
b. With original amounts of more than \$100,000 through \$250,000	5580	1,859	5581	247,596	7.b
c. With original amounts of more than \$250,000 through \$500,000	5582	400	5583	112,915	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of \$100,000 or less	5584	10,983	5585	247,921	8.a
b. With original amounts of more than \$100,000 through \$250,000	5586	1,662	5587	191,089	8.b
c. With original amounts of more than \$250,000 through \$500,000	5588	573	5589	136,388	8.c

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

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

	Dollar Amounts in Thousands			
	RCN	Bil	Mil	Thou
<b>ASSETS</b>				
1. U.S. Treasury securities in domestic offices _____	3531		0	1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities) _____	3532		0	2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices _____	3533		0	3
4. Mortgage-backed securities (MBS) in domestic offices:				
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____	3534		0	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) _____	3535		0	4.b
c. All other mortgage-backed securities _____	3536		0	4.c
5. Other debt securities in domestic offices _____	3537		0	5
6. - 8. Not applicable				
9. Other trading assets in domestic offices _____	3541		0	9
10. Trading assets in foreign offices _____	RCFN			
	3542		0	10
11. Revaluation gains on derivative contracts:	RCN			
a. In domestic offices _____	3543		333,534	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		333,534	12
<b>LIABILITIES</b>				
13. Liability for short positions _____	3546		0	13
14. Revaluation losses on derivative contracts _____	3547		303,140	14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____	3548		303,140	15

**Schedule RC-E—Deposit Liabilities**

**Part I. Deposits in Domestic Offices**

	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)			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou
<b>Deposits of:</b>								
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	20,284,275			B550	86,266,708		1
2. U.S. Government	2202	881,401			2520	5,829,899		2
3. States and political subdivisions in the U.S.	2203	1,101,936			2530	7,631,653		3
4. Commercial banks and other depository institutions in the U.S.	B551	2,967,963			B552	27,807		4
5. Banks in foreign countries	2213	23,148			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	25,258,723	2210	22,395,213	2385	99,756,067		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	4,127,378	M.1.a
b. Total brokered deposits	2365	1,515,131	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	5,633	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	1,501,672	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	71,318,351	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	5,937,830	M.2.a.2
b. Total time deposits of less than \$100,000	6648	15,063,830	M.2.b
c. Total time deposits of \$100,000 or more	2604	7,436,056	M.2.c

**Schedule RC-E—Continued**

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
<b>3. Maturity and repricing data for time deposits of less than \$100,000 :</b>								
<b>a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)</b>								
(1) Three months or less	A579	2,824,116						M.3.a.1
(2) Over three months through 12 months	A580	5,842,491						M.3.a.2
(3) Over one year through three years	A581	4,082,120						M.3.a.3
(4) Over three years	A582	2,315,103						M.3.a.4
<b>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)</b>								
	A241	8,666,607						M.3.b
<b>4. Maturity and repricing data for time deposits of \$100,000 or more:</b>								
<b>a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)</b>								
(1) Three months or less	A584	3,887,273						M.4.a.1
(2) Over three months through 12 months	A585	1,889,383						M.4.a.2
(3) Over one year through three years	A586	1,044,163						M.4.a.3
(4) Over three years	A587	615,237						M.4.a.4
<b>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)</b>								
	A242	5,776,656						M.4.b

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

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

Deposits of:	Dollar Amounts in Thousands			RCFN	Bil	Mil	Thou	
<b>1. Individuals, partnerships, and corporations (include all certified and official checks)</b>								
	B553	2,000,540						1
<b>2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions</b>								
	B554	5,436,060						2
<b>3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)</b>								
	2625	0						3
<b>4. Foreign governments and official institutions (including foreign central banks)</b>								
	2650	10,200						4
<b>5. U.S. Government and states and political subdivisions in the U.S.</b>								
	B555	0						5
<b>6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)</b>								
	2200	7,446,800						6

Memorandum	Dollar Amounts in Thousands			RCFN	Bil	Mil	Thou	
<b>1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)</b>								
	A245	5,482,126						M.1

**Schedule RC-F—Other Assets**

				Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
1.	Accrued interest receivable (1)				B556	752,879	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	130,169	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)				1752	822,430	4
5.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2168	7,030,352	5
	<b>TEXT</b>						
a.	Prepaid expenses	2166	0				5.a
b.	Cash surrender value of life insurance	C009	0				5.b
c.	Repossessed personal property (including vehicles)	1578	0				5.c
d.	Derivatives with a positive fair value held for purposes other than trading	C010	1,189,674				5.d
	<b>Retained interests in accrued interest receivable related to securitized credit cards</b>						
e.		C436	0				5.e
f.	3549 Accounts receivable	3549	2,072,203				5.f
g.	3550	3550	N/A				5.g
h.	3551	3551	N/A				5.h
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11)				2160	8,735,830	6

**Schedule RC-G—Other Liabilities**

				Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. a.	Interest accrued and unpaid on deposits in domestic offices(5)				3645	175,553	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)				RCFD		
					3646	1,678,337	1.b
2.	Net deferred tax liabilities (2)				3049	1,914,313	2
3.	Allowance for credit losses on off-balance sheet credit exposures				B557	2,526	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2938	2,094,217	4
	<b>TEXT</b>						
a.	Accounts payable	3066	1,255,230				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	120,316				4.d
e.	3552	3552	N/A				4.e
f.	3553	3553	N/A				4.f
g.	3554	3554	N/A				4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930	5,864,946	5

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

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

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding _____	2155	150,586			1
2. Bank's liability on acceptances executed and outstanding _____	2920	150,586			2
3. Securities purchased under agreements to resell _____	B989	0			3
4. Securities sold under agreements to repurchase _____	B995	4,066,446			4
5. Other borrowed money _____	3190	20,320,775			5
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2163	N/A			6
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941	7,446,800			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192	191,526,560			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129	163,042,675			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	19,116			10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	1041	3,188,792			11
12. Securities issued by states and political subdivisions in the U.S. _____	1042	583,266			12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1043	19,833,520			13.a.1
(2) Other pass-through securities _____	1044	16,740			13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1209	9,256,948			13.b.1
(2) All other mortgage-backed securities _____	1280	493,244			13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____	1281	736,819			14
15. Foreign debt securities (include foreign asset-backed securities) _____	1282	18,335			15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____	A510	653,366			16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1374	34,800,146			17
18. Equity securities that do not have readily determinable fair values _____	1752	822,430			18

**Schedule RC-I—Selected Assets and Liabilities of IBFs**

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

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

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

		Dollar Amounts in Thousands			
		RCFD	Bil	Mill	Thou
<b>ASSETS</b>					
1.	Interest-bearing balances due from depository institutions	3381	199,192		1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	621,310		2
3.	Mortgage-backed securities (2)	B559	33,894,455		3
4.	All other securities (2, 3)(includes securities issued by states and political subdivisions in the U.S.)	B560	1,230,831		4
5.	Federal funds sold and securities purchased under agreements to resell	3365	1,322,513		5
6.	Loans:				
	a. Loans in domestic offices:	RCON			
	(1) Total loans	3360	108,155,380		6.a.1
	(2) Loans secured by real estate	3385	54,014,112		6.a.2
	(3) Loans to finance agricultural production and other loans to farmers	3386	1,190,081		6.a.3
	(4) Commercial and industrial loans	3387	30,452,488		6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:				
	(a) Credit cards	B561	5,093,420		6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	13,315,477		6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	128,949		6.b
7.	Trading assets	RCFD			
		3401	347,903		7
8.	Lease financing receivables (net of unearned income)	3484	10,882,677		8
9.	Total assets(4)	3368	173,814,830		9
<b>LIABILITIES</b>					
10.	Interest-bearing transaction accounts in domestic (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON			
		3485	1,595,888		10
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs)	B563	71,863,180		11.a
	b. Time deposits of \$100,000 or more	A514	8,743,267		11.b
	c. Time deposits of less than \$100,000	A529	15,777,085		11.c
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN			
		3404	9,329,203		12
13.	Federal funds purchased and securities sold under agreements to repurchase	RCFD			
		3353	7,319,138		13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)				
		3355	21,074,537		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.

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### 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		8,632,349		1.a
b. Credit card lines									
					3815		35,433,340		1.b
c. Commercial real estate, construction, and land development:									
(1) Commitments to fund loans secured by real estate									
					3816		4,489,056		1.c.1
(2) Commitments to fund loans not secured by real estate									
					6550		1,896,926		1.c.2
d. Securities underwriting									
					3817		0		1.d
e. Other unused commitments									
					3818		43,814,422		1.e
					3819		10,435,656		2
2. Financial standby letters of credit and foreign office guarantees									
a. Amount of financial standby letters of credit conveyed to others									
		3820		1,198,768					2.a
3. Performance standby letters of credit and foreign office guarantees									
a. Amount of performance standby letters of credit conveyed to others									
		3822		19,812					3.a
4. Commercial and similar letters of credit									
					3411		602,155		4
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank									
					3428		303		5
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)									
					3433		12,322,772		6
7. Credit derivatives :									
a. Notional amount of credit derivatives on which the reporting bank is the guarantor									
					A534		0		7.a
(1) Gross positive fair value									
					C219		0		7.a.1
(2) Gross negative fair value									
					C220		0		7.a.2
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary									
					A535		0		7.b
(1) Gross positive fair value									
					C221		0		7.b.1
(2) Gross negative fair value									
					C222		0		7.b.2
8. Spot foreign exchange contracts									
					8765		238,087		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		1,660,142		9
TEXT									
a. Securities borrowed									
		3432		0					9.a
b. Commitments to purchase when-issued securities									
		3434		0					9.b
c. Bank securitization credit enhancement									
	3555			1,660,142	3555				9.c
d.									
	3556			N/A	3556				9.d
e.									
	3557			N/A	3557				9.e
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")									
					5591		0		10
TEXT									
a. Commitments to sell when-issued securities									
		3435		0					10.a
b.									
	5592			N/A	5592				10.b
c.									
	5593			N/A	5593				10.c
d.									
	5594			N/A	5594				10.d
e.									
	5595			N/A	5595				10.e
11. Year-to-date merchant credit card sales volume:									
a. Sales for which the reporting bank is the acquiring bank									
					C223		34,304,593		11.a
b. Sales for which the reporting bank is the agent bank with risk									
					C224		14,138,722		11.b

Schedule RC-L—Continued

Dollar Amounts in Thousands					(Column A)	(Column B)	(Column C)	(Column D)	
Derivatives Position Indicators					Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
					Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):									
a. Futures contracts					RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	12.a
					0	0	0	0	
b. Forward contracts					RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	12.b
					8,660,000	1,446,055	0	0	
c. Exchange-traded option contracts:					RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options					0	0	0	0	12.c.1
(2) Purchased options					RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	12.c.2
					0	0	0	0	
d. Over-the-counter option contracts:					RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options					5,313,621	120,699	0	0	12.d.1
(2) Purchased options					RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	12.d.2
					240,670	120,699	0	0	
e. Swaps					RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	12.e
					34,261,633	0	0	0	
13. Total gross notional amount of derivative contracts held for trading					RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
					10,703,302	1,687,453	0	0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading					RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
					37,772,622	0	0	0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate					RCFD A589				14.a
					6,740,000				
15. Gross fair values of derivative contracts:					RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	
a. Contracts held for trading:					RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	
(1) Gross positive fair value					283,739	63,497	0	0	15.a.1
(2) Gross negative fair value					RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	15.a.2
					253,861	60,855	0	0	
b. Contracts held for purposes other than trading:					RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	
(1) Gross positive fair value					1,189,674	0	0	0	15.b.1
(2) Gross negative fair value					168,100	0	0	0	15.b.2

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou		
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:									
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests									
		6164				406		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				436,901		2.a	
(1) Estimated fair value of mortgage servicing assets									
	A590					437,000		2.a.1	
b. Purchased credit card relationships and nonmortgage servicing assets									
		B026				57,168		2.b	
c. All other identifiable intangible assets									
		5507				3,107,574		2.c	
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)									
		0426				3,601,643		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									
		RCON							
		5508				3,944		3.b.1	
		5509				1,879		3.b.2	
		5510				58,230		3.b.3	
		5511				0		3.b.4	
		5512				5,424		3.b.5	
(6) In foreign offices									
		RCFN							
		5513				0		3.b.6	
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)									
		RCFD							
		2150				69,477		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				585,431		4.b	
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)									
		2130				585,431		4.c	
5. Other borrowed money:									
a. Federal Home Loan Bank advances:									
(1) With a remaining maturity of one year or less (1)									
		2651				700,252		5.a.1	
(2) With a remaining maturity of more than one year through three years									
		B565				5,816,100		5.a.2	
(3) With a remaining maturity of more than three years									
		B566				2,730,122		5.a.3	
b. Other borrowings:									
(1) With a remaining maturity of one year or less									
		B571				5,277,347		5.b.1	
(2) With a remaining maturity of more than one year through three years									
		B567				5,042,482		5.b.2	
(3) With a remaining maturity of more than three years									
		B568				754,472		5.b.3	
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)									
		3190				20,320,775		5.c	
6. Does the reporting bank sell private label or third party mutual funds and annuities?									
		B569				YES		6	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities									
		RCFD							
		B570				57,446,756		7	
8. Primary Internet Web site address of the bank (home page), if any: (example: <a href="http://www.examplebank.com">http://www.examplebank.com</a> )									
TEXT	4087	<a href="http://www.usbank.com">http://www.usbank.com</a>							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		9	

(1) Includes overnight Federal Home Loan Bank advances.

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. Loans secured by real estate:												
a. Construction, land development, and other land loans in domestic offices	2759	47,070		2769	4,019		3492	35,301		1.a		
b. Secured by farmland in domestic offices	3493	3,540		3494	26		3495	22,859		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	43,137		5399	20,200		5400	4,327		1.c.1		
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens	C236	103,876		C237	75,800		C229	55,227		1.c.2.a		
(b) Secured by junior liens	C238	78,204		C239	38,257		C230	10,057		1.c.2.b		
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	9,983		3500	98		3501	12,144		1.d		
e. Secured by nonfarm nonresidential properties in domestic offices	3502	68,053		3503	1,848		3504	146,979		1.e		
f. In foreign offices	RCFN			RCFN			RCFN			1.f		
B572	0		B573	0		B574	0					
2. Loans to depository institutions and acceptances of other banks:												
a. To U.S. banks and other U.S. depository institutions	RCFD	5377		RCFD	35,959		RCFD	5378		0		
b. To foreign banks	5380	2,717		5381	0		5382	7,593		2.a		
3. Loans to finance agricultural production and other loans to farmers	1594	25,679		1597	622		1583	19,413		2.b		
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	1251	487,087		1252	17,447		1253	741,029		3		
b. To non-U.S. addressees (domicile)	1254	681		1255	1,023		1256	0		4.a		
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards	B575	110,610		B576	99,026		B577	0		4.b		
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	196,808		B579	63,639		B580	8,973		5.a		
6. Loans to foreign governments and official institutions	5389	0		5390	0		5391	0		5.b		
7. All other loans	5459	10,919		5460	583		5461	27,136		6		
8. Lease financing receivables:												
a. Of U.S. addressees (domicile)	1257	224,223		1258	15,226		1259	127,178		7		
b. Of non-U.S. addressees (domicile)	1271	0		1272	0		1791	0		8.a		
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	16,238		3506	0		3507	23,552		8.b		
										9		

FDIC Certificate Number - 06548

**Schedule RC-N—Continued**

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

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		
Dollar Amounts in Thousands										
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	4,879		5613	0		5614	28,809		10
a. Guaranteed portion of loans and leases included in item 10 above	5615	3,213		5616	0		5617	21,739		10.a

Memoranda	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		
Dollar Amounts in Thousands										
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	0		1659	0		1661	33,688		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	14,034		6559	0		6560	12,217		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	3,731		C241	299		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

Person to whom questions about the Reports of Condition and Income should be directed:

Kenneth J. Maas, ACCOUNTANT III  
Name and Title (TEXT 8901)

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E-mail Address (TEXT 4086)

612-303-3848  
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612-303-1319  
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**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 _____	0030		0	1.a
OR					
b.	Separate amount of unposted debits:				
(1)	Actual amount of unposted debits to demand deposits _____	0031		N/A	1.b.1
(2)	Actual amount of unposted debits to time and savings deposits (1) _____	0032		N/A	1.b.2
2. Unposted credits (see instructions):					
a.	Actual amount of all unposted credits _____	3510		0	2.a
OR					
b.	Separate amount of unposted credits:				
(1)	Actual amount of unposted credits to demand deposits _____	3512		N/A	2.b.1
(2)	Actual amount of unposted credits to time and savings deposits (1) _____	3514		N/A	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____					
		3520		0	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions ( not included in total deposits ) :					
a.	Demand deposits of consolidated subsidiaries _____	2211		508,331	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		13,676	7.a
b.	Unamortized discounts _____	5517		1,028	7.b
<b>8. To be completed by banks with " Oakar deposits " .</b>					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):					
(1)	Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____	A531		0	8.a.1
(2)	Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) _____	A532		0	8.a.2
b.	Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____	A533		0	8.b

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

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
9. Deposits in lifeline accounts			5596				9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)			8432		0		10
11. Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances :							
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis			8785		0		11.a
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis			A181		0		11.b
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E			A182		0		11.c
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):							
a. Amount of assets netted against demand deposits			A527		0		12.a
b. Amount of assets netted against time and savings deposits			A528		0		12.b

Memoranda (to be completed each quarter except as noted)

	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):							
a. Deposit accounts of \$100,000 or less (1):							
(1) Amount of deposit accounts of \$100,000 or less			2702		54,330,114		M.1.a 1
(2) Number of deposit accounts of \$100,000 or less							
(to be completed for the June report only)	3779	8,781,048					M.1.a 2
b. Deposit accounts of more than \$100,000 (1):							
(1) Amount of deposit accounts of more than \$100,000			2710		70,684,676		M.1.b 1
(2) Number of deposit accounts of more than \$100,000	2722	122,537					M.1.b 2
2. Memorandum item 2 is to be completed by all banks. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)			5597		58,370,407		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			N/A	M.3

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

**Schedule RC-R—Regulatory Capital**

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou
<b>Tier 1 capital</b>							
1.	Total equity capital (from Schedule RC, item 28)			3210		20,037,869	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		332,485	2
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)			A221		4	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		273,942	4
5.	LESS: Nonqualifying perpetual preferred stock			B588		0	5
6.	Qualifying minority interests in consolidated subsidiaries			B589		999,216	6
7.	LESS: Disallowed goodwill and other disallowed intangible assets			B590		8,224,413	7
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)			C227		12,206,241	8
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships			B591		43,690	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		12,162,551	11

**Tier 2 Capital**

12.	Qualifying subordinated debt and redeemable preferred stock			5306		4,887,996	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		1,979,470	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		6,867,466	17
18.	Allowable Tier 2 capital (lesser of item 11 or 17)			8275		6,867,466	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		19,030,017	21

**Total assets for leverage ratio**

22.	Average total assets (from Schedule RC-K, item 9)			3368		173,814,830	22
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)			B590		8,224,413	23
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)			B591		43,690	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		0	26
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)			A224		165,546,727	27

**Adjustments for financial subsidiaries**

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

**Capital Ratios**

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries)

	(Column A)		(Column B)			
RCFD	Percentage	RCFD	Percentage			
31.	Tier 1 leverage ratio (2)	7273	N/A	7204	7.35%	31
32.	Tier 1 risk-based capital ratio (3)	7274	N/A	7206	7.69%	32
33.	Total risk-based capital ratio (4)	7275	N/A	7205	12.04%	33

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

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

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

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

**Schedule RC-R—Continued**

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

Balance Sheet Asset Categories	Dollar Amounts in Thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category					
				0%	20%	50%	100%		
		Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)		RCFD 0010 11,987,100		RCFD B600 3,707,933	RCFD B601 8,279,167			RCFD B602 0	
35. Held-to-maturity securities		RCFD 1754 187,736	RCFD B603 0	RCFD B604 0	RCFD B605 170,997			RCFD B606 16,739	RCFD B607 0
36. Available-for-sale securities		RCFD 1773 35,148,675	RCFD B608 496,566	RCFD B609 2,296,343	RCFD B610 31,212,170			RCFD B611 62,020	RCFD B612 1,081,576
37. Federal funds sold and securities purchased under agreements to resell		RCFD C225 4,955,134		RCFD C063 0	RCFD C064 4,955,134			RCFD B520 0	
38. Loans and leases held for sale		RCFD 5369 3,790,863	RCFD B617 0	RCFD B618 0	RCFD B619 0			RCFD B620 3,790,863	RCFD B621 0
39. Loans and leases, net of unearned income		RCFD B528 117,127,869	RCFD B622 0	RCFD B623 866,745	RCFD B624 4,621,108			RCFD B625 8,017,854	RCFD B626 103,622,162
40. LESS: Allowance for loan and lease losses		RCFD 3123 2,270,632	RCFD 3123 2,270,632						
41. Trading assets		RCFD 3545 333,534	RCFD B627 333,534	RCFD B628 0	RCFD B629 0			RCFD B630 0	RCFD B631 0
42. All other assets (1)		RCFD B639 20,266,281	RCFD B640 9,632,859	RCFD B641 331,392	RCFD B642 4,997,159			RCFD B643 16,222	RCFD 5339 5,288,649
43. Total assets (sum of items 34 through 42)		RCFD 2170 191,526,560	RCFD B644 8,192,327	RCFD 5320 7,202,413	RCFD 5327 54,235,735			RCFD 5334 11,903,698	RCFD 5340 109,992,387

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

FDIC Certificate Number - 06548

**Schedule RC-R—Continued**

	Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category					(Column F) 100%
					(Column E)					
					0%	20%	50%	100%		
44. Derivatives and Off-Balance Sheet Items		RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	RCFD B583	9,236,888
44. Financial standby letters of credit	10,435,656	1.000	10,435,656	0	1,198,768	0	0	RCFD B654	RCFD B654	177,955
45. Performance standby letters of credit	RCFD 3821	.50	RCFD B650	RCFD B651	0	9,906	0	RCFD B657	RCFD B658	110,685
45. Performance standby letters of credit	375,722	.50	187,861	RCFD B655	0	9,746	0	RCFD B662	RCFD B663	2,027
46. Commercial and similar letters of credit	RCFD 3411	.20	120,431	RCFD B661	0	0	0	RCFD B666	RCFD B667	0
46. Commercial and similar letters of credit	602,155	.20	120,431	RCFD B662	0	0	0	RCFD B666	RCFD B667	0
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429	1.00	2,027	RCFD B664	RCFD B665	RCFD B666	RCFD B671	RCFD B672	RCFD B673	2,533
47. Risk participations in bankers acceptances acquired by the reporting institution	2,027	1.00	2,027	RCFD B664	RCFD B665	RCFD B666	RCFD B671	RCFD B672	RCFD B673	2,533
48. Securities lent	RCFD 3433	1.00	12,322,772	RCFD B669	RCFD B670	0	0	RCFD B672	RCFD B673	2,533
48. Securities lent	12,322,772	1.00	12,322,772	RCFD B669	RCFD B670	0	0	RCFD B672	RCFD B673	2,533
49. Retained recourse on small business obligations sold with recourse	RCFD A250	1.00	2,533	RCFD B669	RCFD B670	0	0	RCFD B672	RCFD B673	2,533
49. Retained recourse on small business obligations sold with recourse	2,533	1.00	2,533	RCFD B669	RCFD B670	0	0	RCFD B672	RCFD B673	2,533
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	* Below	RCFD B542	RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	RCFD B543	387,538
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	31,003	12.500	387,538	RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	RCFD B543	387,538
51. All other financial assets sold with recourse	RCFD B675	1.00	2,097,247	RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	RCFD B686	2,080,867
51. All other financial assets sold with recourse	2,097,247	1.00	2,097,247	RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	RCFD B686	2,080,867
52. All other off-balance sheet liabilities	RCFD B681	1.00	6,574	RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	RCFD B691	6,574
52. All other off-balance sheet liabilities	6,574	1.00	6,574	RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	RCFD B691	6,574
53. Unused commitments with an original maturity exceeding one year	RCFD 3833	.50	19,196,978	RCFD A167	RCFD B693	RCFD B694	RCFD B695	RCFD B695	RCFD B695	18,966,586
53. Unused commitments with an original maturity exceeding one year	38,393,956	.50	19,196,978	RCFD A167	RCFD B693	RCFD B694	RCFD B695	RCFD B695	RCFD B695	18,966,586
54. Derivative contracts	RCFD 3833	.50	19,196,978	RCFD A167	RCFD B693	RCFD B694	RCFD B695	RCFD B695	RCFD B695	18,966,586
54. Derivative contracts	38,393,956	.50	19,196,978	RCFD A167	RCFD B693	RCFD B694	RCFD B695	RCFD B695	RCFD B695	18,966,586

(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.

FDIC Certificate Number - 06548

**Schedule RC-R—Continued**

Dollar Amounts in Thousands

	(Column C)		(Column D)		(Column E)		(Column F)	
	Allocation by Risk Weight Category		Allocation by Risk Weight Category		Allocation by Risk Weight Category		Allocation by Risk Weight Category	
	0%	20%	50%	100%				
	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	RCFD B696	RCFD B697	RCFD B698	RCFD B699
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	20,090,649	56,182,734	12,314,042	140,964,040				
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%				
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	0	11,236,547	6,157,021	140,964,040	RCFD B700	RCFD B701	RCFD B702	RCFD B703
58. Market risk equivalent assets								
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)								
60. LESS: Excess allowance for loan and lease losses								
61. LESS: Allocated transfer risk reserve								
62. Total risk-weighted assets (item 59 minus items 60 and 61)								

**Memoranda**

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

Dollar Amounts in Thousands	RCFD	Bill   Mil   Thou
	8764	1,266,878

M.1

2. Notional principal amounts of derivative contracts: (1)

	(Column A) One Year or less		With a remaining maturity of (Column B) Over one year through five years		(Column C) Over five years	
	RCFD	Tril   Bill   Mil   Thou	RCFD	Tril   Bill   Mil   Thou	RCFD	Tril   Bill   Mil   Thou
a. Interest rate contracts	3809	19,877,708	8766	16,226,979	8767	7,057,616
b. Foreign exchange contracts	3812	1,385,339	8769	127,695	8770	0
c. Gold contracts	8771	0	8772	0	8773	0
d. Other precious metals contracts	8774	0	8775	0	8776	0
e. Other commodity contracts	8777	0	8778	0	8779	0
f. Equity derivative contracts	A000	0	A001	0	A002	0

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

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

**Schedule RC-S—Securitization and Asset Sale Activities**

Bank Securitization Activities		Dollar Amounts in Thousands						
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		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
		Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou
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 B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 2,208,278	RCFD B711 0
	b. Subordinated securities and other residual interests	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 55,113	RCFD B718 0
c. Standby letters of credit and other enhancements		RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 129,081	RCFD C399 0
		RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 1,660,142	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 0
4. Past due loan amounts included in item 1:	a. 30-89 days past due	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 13,450	RCFD B739 0
	b. 90 days or more past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 7,285	RCFD B746 0
5. Charge-offs		RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 28,932	RIAD B753 0
		RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 816	RIAD B760 0

b. Recoveries \_\_\_\_\_

FDIC Certificate Number - 06548

**Schedule RC-S—Continued**

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
6. Amount of ownership (or seller's) interest carried as:	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou
a. Securities (included in RC-B or RC, item 5)		RCFD B761 0	RCFD B762 0			RCFD B763 0	
b. Loans (included in Schedule RC-C)		RCFD B500 0	RCFD B501 0			RCFD B502 14,193	
7. Past due loan amounts included in interests reported in item 6.a:			RCFD B765 0			RCFD B766 0	
a. 30-89 days past due			RCFD B768 0			RCFD B769 0	
b. 90 days or more past due							
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):			RIAD B771 0			RIAD B772 0	
a. Charge-offs		RIAD B773 0	RIAD B774 0			RIAD B775 0	
b. Recoveries							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	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

For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions

**Schedule RC-S—Continued**

Bank Asset Sales	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 16,380	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 10,882	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

Memoranda

Dollar Amounts in Thousands

- Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:
 

RCFD	Bill   Mil   Thou
A249	453,041
A250	2,533
B804	0
B805	48,226,539
A591	0
- Outstanding principal balance of these obligations as of the report date:
 

B806	1,706,809
B807	0
B808	10,197,919
B809	0
CA07	0
- Asset-backed commercial paper conduits:
  - 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:
 

B806	1,706,809
B807	0
  - Conduits sponsored by the bank, a bank affiliate, or the bank's holding company:
 

B808	10,197,919
B809	0
  - Conduits sponsored by other unrelated institutions:
 

B808	10,197,919
B809	0
  - Conduits sponsored by the bank, a bank affiliate, or the bank's holding company:
 

B808	10,197,919
B809	0
  - Conduits sponsored by other unrelated institutions:
 

CA07	0
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- Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column c (2):
 

B808	10,197,919
B809	0
CA07	0

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

# Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

at close of business on June 30, 2003

FFIEC 031  
RC-31

42

U.S. Bank National Association  
Legal Title of Bank

Cincinnati  
City

OH  
State

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above.) **THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.**

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

X = NO COMMENT Y = COMMENT

6979 Y

**BANK MANAGEMENT STATEMENT (please type or print clearly):**

**TEXT ( 70 characters per line )**

6980

In accordance with a ruling by the Office of the Comptroller of the Currency, the Bank is not required to deduct its investment in: U.S. Bank Trust N.A. South Dakota, and U.S. Bank Trust N.A. Delaware Consolidated Trust Subsidiaries, from Total Capital. Total Capital as disclosed on schedule RC-R is in conformance with treatment.

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Signature of Executive Officer of Bank

7-30-03  
Date of Signature

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

<p>NAME AND ADDRESS OF BANK</p> <p><b>U.S. Bank National Association</b>  <b>125 Walnut Street</b>  <b>Cincinnati, OH 45202</b></p>	<div style="text-align: right; border: 1px solid black; width: 40px; float: right; margin-bottom: 10px;">43</div> <p>OMB No. For OCC: 1557-0081          OMB No. For FDIC: 3064-0052          OMB No. For Federal Reserve: 7100-0036          Expiration Date: 4/30/2006</p> <p style="text-align: center;">SPECIAL REPORT          (Dollar Amounts in Thousands)</p>				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%; text-align: center;">CLOSE OF BUSINESS DATE</td> <td style="width: 40%; text-align: center;">FDIC Certificate Number</td> </tr> <tr> <td style="text-align: center;">6/30/2003</td> <td style="text-align: center;">6548</td> </tr> </table>		CLOSE OF BUSINESS DATE	FDIC Certificate Number	6/30/2003	6548
CLOSE OF BUSINESS DATE	FDIC Certificate Number				
6/30/2003	6548				

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

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

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

	RCFD			
a. Number of loans made to executive officers since the previous Call Report date _____	3561	7		a
b. Total dollar amount of above loans (in thousands of dollars) _____	3562	102		b
c. Range of interest charged on above loans (example: 9-3/4% = 9.75) _____	7701	3.50%	7702	19.00%
		From	To	c

<p>SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT</p> <p style="text-align: center;"><i>Thomas B. ...</i></p>	<p>DATE (Month, Day, Year)</p> <p style="text-align: center;">7.30.03</p>
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