

Federal Financial Institutions Examination Council

Please refer to page i,

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

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

Report at the close of Business June 30, 2005

(20050630)

(RCRI 9999)

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

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

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

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

I, Maggie Smiley, Regulatory Reporting Manager

Name and Title of Officer Authorized to Sign Report

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

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

Maggie Smiley
Signature of Officer Authorized to Sign Report

Director (Trustee)

7/29/05
Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

- (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.

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

45202

State Abbrev. (TEXT 9200)

Zip Code (TEXT 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 37.1 hours per respondent and is estimated to vary from 15 to 600 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

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

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Special Report (to be completed by all banks)

Cincinnati

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

Consolidated Report of Income for the period January 1, 2005 – June 30, 2005

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate _____	4011	1,749,223	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers _____	4024	35,886	1.a.1.b
(c) Commercial and industrial loans _____	4012	839,041	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards _____	B485	337,696	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B486	455,602	1.a.1.d.2
(e) Loans to foreign governments and official institutions _____	4056	85	1.a.1.e
(f) All other loans in domestic offices _____	B487	102,478	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs _____	4059	1,384	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) _____	4010	3,521,395	1.a.3
b. Income from lease financing receivables _____	4065	378,061	1.b
c. Interest income on balances due from depository institutions: (1) _____	4115	208	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) _____	B488	4,581	1.d.1
(2) Mortgage-backed securities _____	B489	933,998	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) _____	4060	18,979	1.d.3
e. Interest income from trading assets _____	4069	4,724	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell _____	4020	41,253	1.f
g. Other interest income _____	4518	46,237	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g) _____	4107	4,949,436	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) _____	4508	17,459	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs) _____	0093	204,969	2.a.1.b.1
(2) Time deposits of \$100,000 or more _____	A517	180,147	2.a.1.b.2
(3) Time deposits of less than \$100,000 _____	A518	180,288	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	4172	158,202	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase _____	4180	184,739	2.b
c. Interest on trading liabilities and other borrowed money _____	4185	391,396	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	118,439		2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,435,639		2.e	
3. Net interest income (item 1.h minus 2.e)			4074	3,513,797	3
4. Provision for loan and lease losses			4230	300,376	4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070	364,661		5.a	
b. Service charges on deposit accounts in domestic offices	4080	663,393		5.b	
c. Trading revenue (2)	A220	26,868		5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490	133,462		5.d	
e. Venture capital revenue	B491	0		5.e	
f. Net servicing fees	B492	147,027		5.f	
g. Net securitization income	B493	8,705		5.g	
h. (1) Underwriting income from insurance and reinsurance activities	C386	11,856		5.h.(1)	
(2) Income from other insurance activities	C387	823		5.h.(2)	
i. Net gains (losses) on sales of loans and leases	5416	83,141		5.i	
j. Net gains (losses) on sales of other real estate owned	5415	2,561		5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	10,532		5.k	
l. Other noninterest income*	B497	1,270,801		5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	2,723,830	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities			3196	(68,588)	6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135	1,316,832		7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	309,999		7.b	
c. (1) Goodwill impairment losses	C216	0		7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	296,315		7.c.2	
d. Other noninterest expense *	4092	917,434		7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	2,840,580	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	3,028,083	8
9. Applicable income taxes (on item 8)			4302	952,553	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	2,075,530	10
11. Extraordinary items and other adjustments, net of income taxes *			4320	0	11
12. Net income (loss) (sum of items 10 and 11)			4340	2,075,530	12

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands		Year-to-Date		
	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		7,174		M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		133,462		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		30,462		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		5,366		M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150		46,884	Number	M.5
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106		0	CCYY/MM/DD	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):					
	RIAD	Bil	Mil	Thou	
a. Interest rate exposures _____	8757		12,909		M.8.a
b. Foreign exchange exposures _____	8758		13,959		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		89,564		M.9.a
b. Net (increase) decrease to interest expense _____	8762		89,465		M.9.b
c. Other (noninterest) allocations _____	8763		(10,244)		M.9.c
10. Credit losses on derivatives (see instructions) _____	A251		0		M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____					
	RIAD	YES / NO			
	A530	NO			M.11

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands			RIAD	Bil Mil Thou			
1. Total equity capital most recently reported for the December 31, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)				3217		18,865,313		1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507		0					2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		18,865,313					3
4. Net income (loss) (must equal Schedule RI, item 12)	4340		2,075,530					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		11,752					7
8. LESS: Cash dividends declared on preferred stock	4470		0					8
9. LESS: Cash dividends declared on common stock	4460		1,345,000					9
10. Other comprehensive income (1)	B511		134,878					10
11. Other transactions with parent holding company * (not included in items 5, 6, 8, or 9 above)	4415		0					11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210		19,742,473					12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582		2,372		3583		3,837		1.a
b. Secured by farmland in domestic offices	3584		459		3585		72		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		14,939		5412		2,835		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		17,336		C217		810		1.c.2.a
(b) Secured by junior liens	C235		24,252		C218		4,173		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		448		3589		114		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		8,730		3591		5,056		1.e
f. In foreign offices	B512		0		B513		0		1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653		0		4663		84		2.a
b. To foreign banks	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers	4655		1,344		4665		438		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		59,672		4617		45,636		4.a
b. To non-U.S. addressees (domicile)	4646		16		4618		28		4.b

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands				Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			139,764	B515			16,034	5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516			98,717	B517			25,560	5.b
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			2,098	4628			1,909	7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658			57,041	4668			25,322	8.a
b. To non-U.S. addressees (domicile)	4659			0	4669			0	8.b
9. Total (sum of items 1 through 8)	4635			427,188	4605			131,908	9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands				Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409			303	5410			54	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									
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not in charge-offs against the allowance for loan and lease losses)					Calendar year-to-date				
					RIAD	Bil	Mil	Thou	
					C388			39,370	M.4

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

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	1,926,043	1
2. Recoveries (must equal part I, item 9, column B above) _____	4605	131,908	2
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4) _____	C079	426,380	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	808	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	300,376	5
6. Adjustments * (see instructions for this schedule) _____	C233	1,461	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) _____	3123	1,932,600	7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389	38,879	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____	C390	0	M.3
Memorandum item 4 is to be completed by all banks.			
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above) _____	C781	0	M.4

Schedule RI-D—Income from 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.i)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Income and fees from the printing and sale of checks	C013			0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014			0	1.b
c.	Income and fees from automated teller machines (ATMs)	C016		103,974		1.c
d.	Rent and other income from other real estate owned	4042			0	1.d
e.	Safe deposit box rent	C015			0	1.e
f.	4461 Merchant Processing Services	4461		375,633		1.f
g.	4462 Credit and Debit Card Revenue	4462		299,750		1.g
h.	4463 Corporate Payment Products Revenue	4463		107,183		1.h
2. Other noninterest expense (from Schedule RI, item 7.d):						
Itemize and describe amounts that exceed 1% of the sum of of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Data processing expenses	C017			0	2.a
b.	Advertising and marketing expenses	497			0	2.b
c.	Directors' fees	4136			0	2.c
d.	Printing, stationery, and supplies	C018			0	2.d
e.	Postage	8403		86,026		2.e
f.	Legal fees and expenses	4141			0	2.f
g.	FDIC deposit insurance assessments	4146			0	2.g
h.	4464	4464			N/A	2.h
i.	4467	4467			N/A	2.i
j.	4468	4468			N/A	2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469			4469		N/A
	(2) Applicable income tax effect	4486	0			
b.(1)	4487			4487		N/A
	(2) Applicable income tax effect	4488	0			
c.(1)	4489			4489		N/A
	(2) Applicable income tax effect	4491	0			

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2005

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
ASSETS								
1.	Cash and balances due from depository institutions (from Schedule RC-A):							
a.	Noninterest-bearing balances and currency and coin (1)	0081			6,439,189			1.a
b.	Interest-bearing balances (2)	0071			11,626			1.b
2.	Securities:							
a.	Held-to-maturity securities (from Schedule RC-B, column A)	1754			115,803			2.a
b.	Available-for-sale securities (from Schedule RC-B, column D)	1773			41,962,537			2.b
3.	Federal funds sold and securities purchased under agreements to resell:			RCON				
a.	Federal funds sold in domestic offices	B987			3,154,120			3.a
b.	Securities purchased under agreements to resell (3)	B989			0			3.b
4.	Loans and lease financing receivables (from Schedule RC-C):							
a.	Loans and leases held for sale	5369			1,728,503			4.a
b.	Loans and leases, net of unearned income	B528	129,913,920					4.b
c.	LESS: Allowance for loan and lease losses	3123	1,932,600					4.c
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529			127,981,320			4.d
5.	Trading assets (from Schedule RC-D)	3545			201,336			5
6.	Premises and fixed assets (including capitalized leases)	2145			1,779,564			6
7.	Other real estate owned (from Schedule RC-M)	2150			65,952			7
8.	Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	2130			52,012			8
9.	Customers' liability to this bank on acceptances outstanding	2155			94,841			9
10.	Intangible assets:							
a.	Goodwill	3163			6,362,325			10.a
b.	Other intangible assets (from Schedule RC-M)	426			4,024,907			10.b
11.	Other assets (from Schedule RC-F)	2160			9,503,538			11
12.	Total assets (sum of items 1 through 11)	2170			203,477,573			12

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

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

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

Schedule RC—Continued

Dollar Amounts in Thousands			Bil	Mil	Thou		
LIABILITIES							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) _____						RCON	
			2200	117,438,828		13.a	
(1) Noninterest-bearing (1) _____						6631	34,219,051
(2) Interest-bearing _____						6636	83,219,777
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) _____							
			2200	10,741,598		13.b	
(1) Noninterest-bearing _____						6631	0
(2) Interest-bearing _____						6636	10,741,598
14. Federal funds purchased and securities sold under agreements to repurchase:							
a. Federal funds purchased in domestic offices (2) _____						RCON	
			B993	3,482,246		14.a	
b. Securities sold under agreements to repurchase (3) _____						RCFD	
			B995	12,581,669		14.b	
15. Trading liabilities (from Schedule RC-D) _____							
			3548	153,065		15	
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) _____							
			3190	25,358,095		16	
17. Not applicable							
18. Bank's liability on acceptances executed and outstanding _____						2920	94,841
19. Subordinated notes and debentures(4) _____						3200	6,808,639
20. Other liabilities (from Schedule RC-G) _____						2930	6,051,172
21. Total liabilities (sum of items 13 through 20) _____						2948	182,710,153
22. Minority interest in consolidated subsidiaries _____						3000	1,024,947
EQUITY CAPITAL							
23. Perpetual preferred stock and related surplus _____						3838	0
24. Common stock _____						3230	18,200
25. Surplus (exclude all surplus related to preferred stock) _____						3839	11,804,040
26. a. Retained earnings _____						3632	7,806,686
b. Accumulated other comprehensive income (5) _____						B530	113,547
27. Other equity capital components (6) _____						A130	0
28. Total equity capital (sum of items 23 through 27) _____						3210	19,742,473
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) _____						3300	203,477,573

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2004 _____

RCFD	Number
6724	N/A

M. 1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 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)
- 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

- 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)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
	1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	6,064,596				
a. Cash items in process of collection and unposted debits _____				0020	4,677,439		1.a
b. Currency and coin _____				0080	1,387,156		1.b
2. Balance due from depository institutions in the U.S. _____				0082	166,039		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	167,671					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	49,637		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	102,841					3.b
4. Balances due from Federal Reserve Banks _____	0090	115,707		0090	115,707		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	6,450,815		0010	6,395,978		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	117,645	1287	117,633	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	74,846	1293	77,053	2.a
b. Issued by U.S. Government sponsored agencies (2) _____	1294	0	1295	0	1297	5,015	1298	4,986	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	88,559	8497	94,627	8498	265,118	8499	269,143	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		830,644	1702		835,681	4.a.1
(2) Issued by FNMA and FHLMC _____	1703		0	1705		0	1706		26,293,365	1707		26,247,118	4.a.2
(3) Other pass-through securities _____	1709		9,564	1710		9,564	1711		0	1713		0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):													
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1714		0	1715		0	1716		9,047,955	1717		9,133,287	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA _____	1718		0	1719		0	1731		6,895	1732		6,896	4.b.2
(3) All other mortgage-backed securities _____	1733		0	1734		0	1735		4,552,461	1736		4,538,380	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		31,866	B845		32,000	5.b
c. Automobile loans _____	B846		0	B847		0	B848		0	B849		0	5.c
d. Other consumer loans _____	B850		0	B851		0	B852		0	B853		0	5.d
e. Commercial and industrial loans _____	B854		0	B855		0	B856		0	B857		0	5.e
f. Other _____	B858		0	B859		0	B860		0	B861		0	5.f
6. Other debt securities:													
a. Other domestic debt securities _____	1737		0	1738		0	1739		569,502	1741		570,524	6.a
b. Foreign debt securities _____	1742		17,680	1743		17,680	1744		9,170	1746		9,182	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1) _____							A510		120,656	A511		120,654	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		115,803	1771		121,871	1772		41,925,138	1773		41,962,537	8

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bl	Mill	Thou	
1. Pledged securities (1)	0416		38,271,889		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		598,649		M.2.a.1
(2) Over three months through 12 months	A550		216,388		M.2.a.2
(3) Over one year through three years	A551		81,314		M.2.a.3
(4) Over three years through five years	A552		46,498		M.2.a.4
(5) Over five years through 15 years	A553		153,496		M.2.a.5
(6) Over 15 years	A554		90,415		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		708,441		M.2.b.1
(2) Over three months through 12 months	A556		10,548		M.2.b.2
(3) Over one year through three years	A557		501,792		M.2.b.3
(4) Over three years through five years	A558		2,214,353		M.2.b.4
(5) Over five years through 15 years	A559		11,598,223		M.2.b.5
(6) Over 15 years	A560		12,059,006		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		5,430,591		M.2.c.1
(2) Over three years	A562		8,247,972		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		168,384		M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778		0		M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782		0		M.4.a
b. Fair value	8783		0		M.4.b

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Loans secured by real estate	1410	60,481,824					1
a. Construction, land development, and other land loans				1415	7,587,612		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	879,860		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				1797	11,244,018		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	19,208,427		1.c.2.a
(b) Secured by junior liens				5368	3,239,794		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	2,156,897		1.d
e. Secured by nonfarm nonresidential properties				1480	16,165,216		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				B531	211,619		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	211,619					2.a.2
b. To other depository institutions in the U.S.	B534	197,719	B534	197,719			2.b
c. To banks in foreign countries			B535	97,191			2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	97,191					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,140,140	1590	1,140,140			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	29,607,427	1763	29,592,099			4.a
b. To non-U.S. addressees (domicile)	1764	335,585	1764	192,293			4.b
5. Not applicable.							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards	B538	6,257,264	B538	6,257,264			6.a
b. Other revolving credit plans	B539	2,469,638	B539	2,469,638			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	12,464,216	2011	12,464,216			6.c
7. Loans to foreign government and official institutions (including foreign central banks)	2081	0	2081	0			7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	2,105,800	2107	2,105,800			8
9. Other loans	1563	3,872,698					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	644,796		9.a
b. All other loans (exclude consumer loans)				1564	3,227,902		9.b
10. Lease financing receivables (net of unearned income)				2165	12,401,302		10
a. Of U.S. addressees (domicile)	2182	12,401,289					10.a
b. Of non-U.S. addressees (domicile)	2183	13					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	131,642,423	2122	131,483,803			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	5,529					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	783,611					M.2.a.1
(2) Over three months through 12 months	A565	1,179,692					M.2.a.2
(3) Over one year through three years	A566	3,609,572					M.2.a.3
(4) Over three years through five years	A567	2,638,950					M.2.a.4
(5) Over five years through 15 years	A568	4,135,861					M.2.a.5
(6) Over 15 years	A569	6,819,885					M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)	RCFD						
(1) Three months or less	A570	54,374,776					M.2.b.1
(2) Over three months through 12 months	A571	5,802,121					M.2.b.2
(3) Over one year through three years	A572	18,826,941					M.2.b.3
(4) Over three years through five years	A573	19,669,562					M.2.b.4
(5) Over five years through 15 years	A574	11,330,245					M.2.b.5
(6) Over 15 years	A575	1,958,447					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	34,917,547					M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	3,280,291					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	7,293,283					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
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>							
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	271,810					M.6
Memorandum item 7 is to be completed by all banks.							
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):							
a. Outstanding balance	C779	0					M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	0					M.7.b

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

Schedule RC-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 / X
6999	NO

1

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				
	RCON	(Column A) Number of Loans	RCON	(Column B) Amount Currently Outstanding	
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):				Bil Mil Thou	
a. With original amounts of \$100,000 or less	5564	10,363	5565	358,428	3.a
b. With original amounts of more than \$100,000 through \$250,000	5566	9,068	5567	1,352,815	3.b
c. With original amounts of more than \$250,000 through \$1,000,000	5568	13,479	5569	4,996,875	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	199,087	5571	1,991,188	4.a
b. With original amounts of more than \$100,000 through \$250,000	5572	9,584	5573	972,235	4.b
c. With original amounts of more than \$250,000 through \$1,000,000	5574	7,172	5575	2,142,792	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 / X
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:

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.) _____

		Number of Loans
RCON		
5576		N/A

6.a

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.) _____

5577	N/A
------	-----

6.b

Dollar Amounts in Thousands

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 _____

b. With original amounts of more than \$100,000 through \$250,000 _____

c. With original amounts of more than \$250,000 through \$500,000 _____

		(Column A) Number of Loans	(Column B) Amount Currently Outstanding		
			Bil	Mil	Thou
RCON			RCON		
5578	4,346	5579	189	827	
5580	2,320	5581	292	785	
5582	513	5583	156	660	
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):					
5584	9,453	5585	213	053	
5586	1,410	5587	154	957	
5588	521	5589	129	193	

7.a

7.b

7.c

8.a

8.b

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			
	RCON	Bil	Mil	Thou
ASSETS				
1. U.S. Treasury securities in domestic offices _____	3531		0	1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities) _____	3532		0	2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices _____	3533		0	3
4. Mortgage-backed securities (MBS) in domestic offices:				
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____	3534		0	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) _____	3535		0	4.b
c. All other mortgage-backed securities _____	3536		0	4.c
5. Other debt securities in domestic offices _____	3537		0	5
6. - 8. Not applicable				
9. Other trading assets in domestic offices _____	3541		2,126	9
	RCFN			
10. Trading assets in foreign offices _____	3542		0	10
11. Derivatives with a positive fair value value:	RCON			
a. In domestic offices _____	3543		199,210	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		201,336	12
LIABILITIES				
	RCFD			
13. Liability for short positions _____	3546		0	13
14. Derivatives with a negative fair value _____	3547		153,065	14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____	3548		153,065	15

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	17,333,522							B550	87,873,465			1
2. U.S. Government	2202	73,096							2520	213,236			2
3. States and political subdivisions in the U.S.	2203	870,357							2530	9,390,244			3
4. Commercial banks and other depository institutions in the U.S.	B551	1,620,053							B552	15,733			4
5. Banks in foreign countries	2213	49,122							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	19,946,150			2210	17,410,882			2385	97,492,678			7

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	3,329,419			M.1.a
b. Total brokered deposits	2365	1,198			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	0			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	0			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	65,546,416			M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	5,866,336			M.2.a.2
b. Total time deposits of less than \$100,000	6648	12,960,059			M.2.b
c. Total time deposits of \$100,000 or more	2604	13,119,868			M.2.c

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)				
(1) Three months or less _____		A579	1,936,764	M.3.a.1
(2) Over three months through 12 months _____		A580	5,639,787	M.3.a.2
(3) Over one year through three years _____		A581	4,399,082	M.3.a.3
(4) Over three years _____		A582	984,426	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above)(3) _____				
		A241	7,576,551	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)				
(1) Three months or less _____		A584	6,937,277	M.4.a.1
(2) Over three months through 12 months _____		A585	4,414,100	M.4.a.2
(3) Over one year through three years _____		A586	1,341,428	M.4.a.3
(4) Over three years _____		A587	427,063	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above)(3) _____				
		A242	11,351,377	M.4.b

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

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

Deposits of:	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Individuals, partnerships, and corporations (include all certified and official checks) _____				
		B553	5,612,258	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____				
		B554	5,129,340	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____				
		2625	0	3
4. Foreign governments and official institutions (including foreign central banks) _____				
		2650	0	4
5. U.S. Government and states and political subdivisions in the U.S. _____				
		B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____				
		2200	10,741,598	6

Memorandum	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____				
		A245	10,741,598	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	774,062	1
2.	Net deferred tax assets (2)			2148	0	2
3.	Interest-only strips receivable (not in the form of a security) (3) on:					
a.	Mortgage loans			A519	0	3.a
b.	Other financial assets			A520	83,067	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	871,692	4
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	7,774,717	5
TEXT						
a.	Prepaid Expenses	2166	0			5.a
b.	Cash surrender value of life insurance	C009	2,860,526			5.b
c.	Repossessed personal property (including vehicles)	1578	0			5.c
d.	Derivatives with a positive fair value held for purposes other than trading	C010	0			5.d
e.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			5.e
f.	3549	3549	N/A			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	9,503,538	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	188,099	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	1,707,025	1.b
2.	Net deferred tax liabilities (2)			3049	2,529,127	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	181,994	3
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	1,444,927	4
TEXT						
a.	Accounts Payable	3066	429,111			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
e.	3552 Low Income Housing Investment Liability	3552	369,423			4.e
f.	3553	3553	N/A			4.f
g.	3554	3554	N/A			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	6,051,172	5

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

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

	Dollar Amounts in Thousands		Domestic Offices		
	RCON	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
1. Customers' liability to this bank on acceptances outstanding _____	2155	80,145			1
2. Bank's liability on acceptances executed and outstanding _____	2920	80,145			2
3. Securities purchased under agreements to resell _____	B989	0			3
4. Securities sold under agreements to repurchase _____	B995	12,581,669			4
5. Other borrowed money _____	3190	25,082,756			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	10,718,711			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192	203,011,153			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129	171,525,022			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	117,645	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	1041	79,861	11
12. Securities issued by states and political subdivisions in the U.S. _____	1042	353,677	12
13. Mortgage-backed securities (MBS):			
a. Pass-through securities:			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1043	27,124,009	13.a.1
(2) Other pass-through securities _____	1044	9,564	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1209	9,047,955	13.b.1
(2) All other mortgage-backed securities _____	1280	4,559,356	13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____	1281	601,368	14
15. Foreign debt securities (include foreign asset-backed securities) _____	1282	26,850	15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____	A510	120,656	16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1374	42,040,941	17
18. Equity securities that do not have readily determinable fair values _____	1752	871,692	18

Schedule RC-I—Selected Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands			
		RCFD	Bil	Mil	Thou
ASSETS					
1.	Interest-bearing balances due from depository institutions _____	3381		11,909	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558		188,694	2
3.	Mortgage-backed securities (2) _____	B559		40,963,871	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560		901,975	4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365		3,001,718	5
6.	Loans:				
	a. Loans in domestic offices:	RCFN			
	(1) Total loans _____	3360		116,968,660	6.a.1
	(2) Loans secured by real estate _____	3385		59,493,019	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers _____	3386		1,150,668	6.a.3
	(4) Commercial and industrial loans _____	3387		31,221,399	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:				
	(a) Credit cards _____	B561		6,129,489	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562		14,728,422	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3360		146,470	6.b
7.	Trading assets _____	RCFD			
		3401		181,205	7
8.	Lease financing receivables (net of unearned income) _____	3484		12,236,049	8
9.	Total assets(4) _____	3368		199,867,593	9
LIABILITIES					
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____	RCFN			
		3485		2,636,402	10
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs) _____	B563		73,521,358	11.a
	b. Time deposits of \$100,000 or more _____	A514		13,539,741	11.b
	c. Time deposits of less than \$100,000 _____	A529		13,152,022	11.c
		RCFN			
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404		11,752,447	12
		RCFD			
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353		13,108,684	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355		26,084,007	14

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

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

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

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

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

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

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou		
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814		11,550,290		1.a	
b. Credit card lines	3815		37,452,686		1.b	
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate	3816		5,913,650		1.c.1	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	6550		3,385,108		1.c.2	
d. Securities underwriting	3817		0		1.d	
e. Other unused commitments	3818		53,604,778		1.e	
2. Financial standby letters of credit and foreign office guarantees	3819		11,280,859		2	
a. Amount of financial standby letters of credit conveyed to others	3820		1,084,880		2.a	
3. Performance standby letters of credit and foreign office guarantees	3821		418,560		3.	
a. Amount of performance standby letters of credit conveyed to others	3822		30,307		3.a	
4. Commercial and similar letters of credit	3411		379,260		4	
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank	3428		2,099		5	
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433		13,065,133		6	
7. Credit derivatives :						
a. Notional amount of credit derivatives on which the reporting bank is the guarantor	A534		157,635		7.a	
(1) Gross positive fair value	C219		0		7.a.1	
(2) Gross negative fair value	C220		104		7.a.2	
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary	A535		144,266		7.b	
(1) Gross positive fair value	C221		10		7.b.1	
(2) Gross negative fair value	C222		0		7.b.2	
8. Spot foreign exchange contracts	8765		232,907		8	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	3430		0		9	
TEXT						
a. Securities borrowed	3432		0		9.a	
b. Commitments to purchase when-issued securities	3434		0		9.b	
c. 3555	3555		N/A		9.c	
d. 3556	3556		N/A		9.d	
e. 3557	3557		N/A		9.e	
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")	5591		0		10	
TEXT						
a. Commitments to sell when-issued securities	3435		0		10.a	
b. 5592	5592		N/A		10.b	
c. 5593	5593		N/A		10.c	
d. 5594	5594		N/A		10.d	
e. 5595	5595		N/A		10.e	
11. Year-to-date merchant credit card sales volume:	RCFD	Tril	Bil	Mil	Thou	
a. Sales for which the reporting bank is the acquiring bank	C223		48,733,979			11.a
b. Sales for which the reporting bank is the agent bank with risk	C224		20,063,868			11.b

Schedule RC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
	Tril	Bl	Mil	Thou	Tril	Bl	Mil	Thou	Tril	Bl	Mil	Thou	Tril	Bl	Mil	Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696			
	0				0				0				0			
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700			
	3,473,986				4,465,754				0				0			
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704			
(1) Written options _____	0				0				0				0			
(2) Purchased options _____	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708			
	0				0				0				0			
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
(1) Written options _____	3,199,090				59,937				0				0			
(2) Purchased options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716			
	1,222,821				59,937				0				0			
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720			
	49,702,799				0				38,342				0			
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724			
	19,668,841				4,325,765				0				0			
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728			
	37,929,855				259,863				38,342				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589															
	14,450,000															
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 _____	176,644				74,975				0				0			
(2) Gross negative fair value _____	133,582				70,855				0				0			
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
(1) Gross positive fair value _____	431,576				1,527				485				0			
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748			
	157,298				836				0				0			

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:							
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____	6164				736		1.a
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____	6165	Number			0		1.b
2.	Intangible assets other than goodwill:							
a.	Mortgage servicing Assets _____	3164				952,417		2.a
(1)	Estimated fair value of mortgage servicing assets _____	A590				964,459		2.a.1
b.	Purchased credit card relationships and nonmortgage servicing assets _____	B026				106,329		2.b
c.	All other identifiable intangible assets _____	5507				2,966,161		2.c
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____	0426				4,024,907		2.d
3.	Other real estate owned:							
a.	Direct and indirect investments in real estate ventures _____	5372				0		3.a
b.	All other real estate owned:	RCON						
(1)	Construction, land development, and other land in domestic offices _____	5508				2,521		3.b.1
(2)	Farmland in domestic offices _____	5509				907		3.b.2
(3)	1-4 family residential properties in domestic offices _____	5510				59,878		3.b.3
(4)	Multifamily (5 or more) residential properties in domestic offices _____	5511				0		3.b.4
(5)	Nonfarm nonresidential properties in domestic offices _____	5512				2,646		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) _____	2150				65,952		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				52,012		4.b
c.	Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____	2130				52,012		4.c
5.	Other borrowed money:							
a.	Federal Home Loan Bank advances:							
(1)	With a remaining maturity of one year or less (1) _____	2651				812		5.a.1
(2)	With a remaining maturity of more than one year through three years _____	B565				1,626,436		5.a.2
(3)	With a remaining maturity of more than three years _____	B566				2,300,383		5.a.3
b.	Other borrowings:							
(1)	With a remaining maturity of one year or less _____	B571				3,265,863		5.b.1
(2)	With a remaining maturity of more than one year through three years _____	B567				18,134,868		5.b.2
(3)	With a remaining maturity of more than three years _____	B568				29,733		5.b.3
c.	Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) _____	3190				25,358,095		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	Bil	Mil	Thou			7
		B570				52,588,837		
8.	Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com _____							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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices	2759	22,785	2769	698	3492	20,709	1.a
b. Secured by farmland in domestic offices	3493	1,787	3494	0	3495	12,048	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	38,659	5399	14,011	5400	5,823	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	324,925	C237	665,323	C229	40,856	1.c.2.a
(b) Secured by junior liens	C238	35,557	C239	13,956	C230	5,347	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	1,703	3500	349	3501	8,507	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
	3502	45,452	3503	1,952	3504	119,738	1.e
f. In foreign offices	RCFN B572	0	RCFN B573	0	RCFN B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD 5377	0	RCFD 5378	0	RCFD 5379	0	2.a
b. To foreign banks	5380	0	5381	3,001	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	5,920	1597	0	1583	5,211	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	119,296	1252	10,518	1253	215,360	4.a
b. To non-U.S. addressees (domicile)	1254	923	1255	44	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	130,486	B576	103,184	B577	0	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	122,043	B579	35,465	B580	1,703	5.b
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	23,481	5460	0	5461	17,913	7
8. Lease financing receivables:							
a. Of U.S. addressees (domicile)	1257	117,129	1258	3,661	1259	59,545	8.a
b. Of non-U.S. addressees (domicile)	1271	0	1272	0	1791	0	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	3505	2,239	3506	0	3507	21,278	9

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	230,675	5613	610,335	5614	
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	1,420	5616	988	5617	8,072	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	228,856	C867	608,383	C868	0	10.b

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	0	1659	0	1661	
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	20,789	6559	0	6560	3,163	M.2
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	0	C241	162	C226	0	M.5

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

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

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):						
a.	Actual amount of all unposted debits _____			0030	0	1.a
<i>OR</i>						
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
<i>OR</i>						
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	690,310	4.a
b.	Time and savings deposits (1) of consolidated subsidiaries _____			2351	0	4.b
c.	Interest accrued and unpaid on deposits of consolidated subsidiaries _____			5514	0	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:						
a.	Demand deposits in insured branches (included in Schedule RC-E, Part II) _____			2229	0	5.a
b.	Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____			2383	0	5.b
c.	Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____			5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:						
a.	Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B) _____			2314	0	6.a
b.	Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B) _____			2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)						
a.	Unamortized premiums _____			5516	5,224	7.a
b.	Unamortized discounts _____			5517	0	7.b
8. To be completed by banks with " Oakar deposits ".						
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):						
(1)	Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____			A531	0	8.a.1
(2)	Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) _____			A532	0	8.a.2
b.	Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____			A533	0	8.b

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

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):				
a. Deposit accounts of \$100,000 or less:				
(1) Amount of deposit accounts of \$100,000 or less		2702	51,575,351	M.1.a 1
(2) Number of deposit accounts of \$100,000 or less	Number			
(to be completed for the June report only)	3779	8,901,311		M.1.a 2
b. Deposit accounts of more than \$100,000:				
(1) Amount of deposit accounts of more than \$100,000		2710	65,863,477	M.1.b 1
(2) Number of deposit accounts of more than \$100,000	Number			
	2722	126,060		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	53,193,391	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
Text		RCON	FDIC Cert No.	
A545 N/A		A545	N/A	M.3

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

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands				
	RCFD	Bil Mil Thou			
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)	3210	19,742,473	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	23,187	2		
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	1	3		
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	51,753	4		
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5		
6. Qualifying minority interests in consolidated subsidiaries	B589	1,024,947	6		
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,203,525	7		
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	11,488,954	8		
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	84,404	9.a		
b. LESS: Disallowed deferred tax assets	5610	0	9.b		
10. Other additions to (deductions from) Tier 1 capital	B592	0	10		
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	11,404,550	11		
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306	5,458,462	12		
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13		
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	2,114,594	14		
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15		
16. Other Tier 2 capital components	B594	0	16		
17. Tier 2 capital (sum of items 12 through 16)	5311	7,573,056	17		
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,573,056	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	18,977,606	21		
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	3368	199,867,593	22		
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	9,203,525	23		
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	84,404	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	124,961	26		
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	190,454,703	27		
Adjustments for financial subsidiaries					
28.a Adjustment to Tier 1 capital reported in item 11	C228	0	28.a		
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b		
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29		
30. Adjustment to average total assets reported in item 27	B505	0	30		
Capital Ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries)					
	RCFD	(Column A) Percentage	RCFD	(Column B) Percentage	
31. Tier 1 leverage ratio (2)	7273	N/A	7204	5.99%	31
32. Tier 1 risk-based capital ratio (3)	7274	N/A	7206	6.52%	32
33. Total risk-based capital ratio (4)	7275	N/A	7205	10.85%	33

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

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

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

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount Bill Mil Thou	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1) Bill Mil Thou	(Column C) Allocation by Risk Weight Category			(Column E) (Column F)
				0% Bill Mil Thou	20% Bill Mil Thou	50% Bill Mil Thou	
Dollar Amounts in Thousands							
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	RCFD B546 11,280,859	See footnote 2 1.000	RCFD B547 11,280,859	RCFD B581 0	RCFD B582 0	RCFD B583 0	RCFD B584 10,195,979
45. Performance standby letters of credit	RCFD 3821 418,560	.50	RCFD B650 209,280	RCFD B652 0	RCFD B653 0	RCFD B654 0	RCFD B655 194,127
46. Commercial and similar letters of credit	RCFD 3411 379,260	.20	RCFD B655 75,852	RCFD B657 0	RCFD B658 0	RCFD B659 0	RCFD B660 73,489
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 4,774	1.00	RCFD B660 4,774	RCFD B662 0			RCFD B663 4,774
48. Securities lent	RCFD 3433 13,065,133	1.00	RCFD B664 13,065,133	RCFD B666 0	RCFD B667 0	RCFD B668 0	RCFD B669 0
49. Retained recourse on small business obligations sold with recourse	RCFD A250 1,568	1.00	RCFD B669 1,568	RCFD B671 0	RCFD B672 0	RCFD B673 0	RCFD B674 1,568
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 46,581	* Below 12.500	RCFD B542 582,263	RCFD B678 0	RCFD B679 0	RCFD B680 0	RCFD B543 582,263
51. All other financial assets sold with recourse	RCFD B675 1,566,394	1.00	RCFD B676 1,566,394	RCFD B684 0	RCFD B685 0	RCFD B686 0	RCFD B687 1,566,394
52. All other off-balance sheet liabilities	RCFD B681 32,646	1.00	RCFD B682 32,646	RCFD B689 0	RCFD B690 0	RCFD B691 0	RCFD B688 28,638
53. Unused commitments with an original maturity exceeding one year	RCFD 3833 51,223,652	.50	RCFD B687 25,611,826	RCFD B694 0	RCFD B695 0	RCFD B696 0	RCFD B689 22,777
54. Derivative contracts			RCFD A167 772,375	RCFD B694 425,989	RCFD B695 226,997	RCFD B696 0	RCFD B697 226,997

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

Schedule RC-R—Continued

	Dollar Amounts in Thousands					
	(Column C) Bl Mil Thou	(Column D) Bl Mil Thou	(Column E) Bl Mil Thou	(Column F) Bl Mil Thou	(Column G) Allocation by Risk Weight Category	
	0%	20%	50%	100%		
	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)	17,680,862	58,597,399	18,084,292	154,158,556		
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703		
	0	11,719,480	9,042,146	154,158,556	RCFD 1651	
58. Market risk equivalent assets	0					
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)	RCFD B704					
	174,920,182					
60. LESS: Excess allowance for loan and lease losses	RCFD A222					
	0					
61. LESS: Allocated transfer risk reserve	RCFD 3128					
	0					
62. Total risk-weighted assets (item 59 minus items 60 and 61)	RCFD A223					
	174,920,182					

Memoranda

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	Dollar Amounts in Thousands	
	RCFD	Bl Mil Thou
	8764	504,008

M.1

	With a remaining maturity of			
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years	(Column D) Trill Bill Mil Thou
2. Notional principal amounts of derivative contracts: (1)	RCFD	RCFD	RCFD	RCFD
a. Interest rate contracts	14,813,559	30,751,664	8767	8,834,383
b. Foreign exchange contracts	3,891,887	314,796	8770	0
c. Gold contracts	0	8772	0	8773
d. Other precious metals contracts	0	8775	0	8776
e. Other commodity contracts	0	8778	0	8779
f. Equity derivative contracts	0	A001	38,342	A002

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

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

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

Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
		Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements		RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)		RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718
b. Subordinated securities and other residual interests		RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399
c. Standby letters of credit and other enhancements		RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1		RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732
4. Past due loan amounts included in item 1:		RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
a. 30-89 days past due		RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746
b. 90 days or more past due							2,007	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs		RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
b. Recoveries		RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
							904	

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

Schedule RC-S—Continued

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
	RCFD B761	RCFD B762			RCFD B763	
	0	0			0	
	RCFD B500	RCFD B501			RCFD B502	
	0	0			128,847	
	RCFD B764	RCFD B765			RCFD B766	
	0	0			0	
	RCFD B767	RCFD B768			RCFD B769	
	0	0			0	
	RIAD B770	RIAD B771			RIAD B772	
	0	0			0	
	RIAD B773	RIAD B774			RIAD B775	
	0	0			0	
RCFD B776	RCFD B777	RCFD B778	RCFD B779	RCFD B780	RCFD B781	RCFD B782
0	0	0	0	0	0	0
RCFD B783	RCFD B784	RCFD B785	RCFD B786	RCFD B787	RCFD B788	RCFD B789
0	0	0	0	0	0	0

Dollar Amounts in Thousands

6. Amount of ownership (or seller's) interest carried as:
 a. Securities (included in RC-B or RC, item 5) _____
 b. Loans (included in Schedule RC-C) _____

7. Past due loan amounts included in interests reported in item 6.a:
 a. 30-89 days past due _____
 b. 90 days or more past due _____

8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):
 a. Charge-offs _____
 b. Recoveries _____

For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions

9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____

10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____

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

Schedule RC-S—Continued

Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790	1,566,394	0	0	0	0	0	0
	RCFD B797	1,566,394	0	0	0	0	0	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11								

Bank Asset Sales

11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil Mil Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	274,776
b. Amount of retained recourse on these obligations as of the report date	A250	1,568
2. Outstanding principal balance of assets serviced for others:		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	1,566,394
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	63,876,476
c. Other financial assets (1)	A591	1,059,302
3. Asset-backed commercial paper conduits:		
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	39,883
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	4,805,743
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

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

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

NAME AND ADDRESS OF BANK

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

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

SPECIAL REPORT
 (Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE

FDIC Certificate Number

06/30/2005

06548

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

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

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

			RCFD		
a. Number of loans made to executive officers since the previous Call Report date			3561		8
b. Total dollar amount of above loans (in thousands of dollars)			3562		700
c. Range of interest charged on above loans (example: 9-3/4% = 9.75)		RCFD	From	RCFD	To
		7701	5.38%	7702	15.90%

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)

Maggie Smiley - Regulatory Reporting Manager

7/29/05