

Federal Financial Institutions Examination Council

Please refer to page i,

Table of Contents, for
the required disclosure
of estimated burden.**1****Consolidated Reports of Condition and Income for
A Bank With Domestic and Foreign Offices—FFIEC 031****Report at the close of Business June 30, 2006**(20060630)

(RCON 9999)

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

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

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

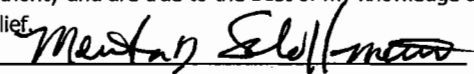
The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

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

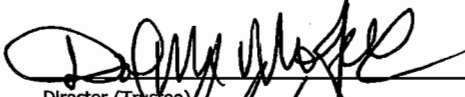
I, Merita D. Schollmeier, Senior Vice President

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.


Signature of Officer Authorized to Sign Report

Date of Signature


Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

FDIC Certificate Number

06548

(RSSD 9050)

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 38.8 hours per respondent and is estimated to vary from 16 to 625 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary

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

Legislative and Regulatory Analysis Division

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

Assistant Executive Secretary

Federal Deposit Insurance Corporation
Washington, D.C. 20429

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, 2006 – June 30, 2006

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bl Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate	4011	2,142,472	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	40,694	1.a.1.b
(c) Commercial and industrial loans	4012	1,014,391	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	440,793	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	549,505	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	64	1.a.1.e
(f) All other loans in domestic offices	B487	138,949	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	3,474	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	4,330,342	1.a.3
b. Income from lease financing receivables	4065	391,681	1.b
c. Interest income on balances due from depository institutions: (1)	4115	79	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	13,788	1.d.1
(2) Mortgage-backed securities	B489	911,420	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	60,831	1.d.3
e. Interest income from trading assets	4069	22,013	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	79,728	1.f
g. Other interest income	4518	36,094	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	5,845,976	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	21,522	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	337,978	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	319,858	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	239,657	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	393,163	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	339,583	2.b
c. Interest on trading liabilities and other borrowed money	4185	620,889	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	167,264	2.d	
e. Total interest expense (sum of items 2.a through 2.d)		4073	2,439,914	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	3,406,062	3
4. Provision for loan and lease losses			4230	228,738	4
5. Noninterest income:					
a. Income from fiduciary activities (1)		4070	517,715	5.a	
b. Service charges on deposit accounts in domestic offices		4080	709,646	5.b	
c. Trading revenue (2)		A220	74,058	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions		B490	90,446	5.d	
e. Venture capital revenue		B491	0	5.e	
f. Net servicing fees		B492	68,380	5.f	
g. Net securitization income		B493	7,073	5.g	
h. (1) Underwriting income from insurance and reinsurance activities		C386	12,171	5.h.(1)	
(2) Income from other insurance activities		C387	348	5.h.(2)	
i. Net gains (losses) on sales of loans and leases		5416	61,136	5.i	
j. Net gains (losses) on sales of other real estate owned		5415	4,553	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)		B496	7,141	5.k	
l. Other noninterest income*		B497	1,606,706	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	3,159,373	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	(1,032)	6.a
b. Realized gains (losses) on available-for-sale securities			3196	1,359	6.b
7. Noninterest expense:					
a. Salaries and employee benefits		4135	1,425,980	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		4217	323,049	7.b	
c. (1) Goodwill impairment losses		C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets		C232	220,484	7.c.2	
d. Other noninterest expense*		4092	1,008,676	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	2,978,189	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	3,358,835	8
9. Applicable income taxes (on item 8)			4302	1,121,725	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	2,237,110	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	2,237,110	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	14,713	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (Included in Schedule RI, item 8) _____		8431	90,446	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	43,885	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	38,864	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number 47,258	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	CCYY/MM/DD 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):				
a. Interest rate exposures _____		8757	53,962	M.8.a
b. Foreign exchange exposures _____		8758	20,096	M.8.b
c. Equity security and index exposures _____		8759	0	M.8.c
d. Commodity and other exposures _____		8760	0	M.8.d
9. Not applicable				
10. Credit losses on derivatives (see instructions) _____		A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____		RIAD A530	YES / NO 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, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		20,208,575		1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507		4,173		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		20,212,748		3
4. Net income (loss) (must equal Schedule RI, item 12)	4340		2,237,110		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509		0		5
6. Treasury stock transactions, net	B510		0		6
7. Changes incident to business combinations, net	4356		0		7
8. LESS: Cash dividends declared on preferred stock	4470		0		8
9. LESS: Cash dividends declared on common stock	4460		1,510,000		9
10. Other comprehensive income (1)	B511		(707,448)		10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415		0		11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210		20,232,410		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.

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582		466		3583		164		1.a
b. Secured by farmland in domestic offices	3584		147		3585		19		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		15,347		5412		2,127		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		18,365		C217		1,479		1.c.2.a
(b) Secured by junior liens	C235		15,167		C218		3,996		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		237		3589		21		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		3,840		3591		5,131		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		90		4663		4		2.a
b. To foreign banks	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers	4655		972		4665		329		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		42,551		4617		30,292		4.a
b. To non-U.S. addressees (domicile)	4646		19		4618		36		4.b

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514	107,292			B515	15,993			5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516	85,614			B517	27,290			5.b
6. Loans to foreign governments and official institutions	4643	0			4627	0			6
7. All other loans	4644	2,598			4628	1,111			7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658	37,351			4668	17,774			8.a
b. To non-U.S. addressees (domicile)	4659	0			4669	0			8.b
9. Total (sum of items 1 through 8)	4635	330,056			4605	105,766			9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	211			5410	313			M.1
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above):	4652	0			4662	0			M.2
3. Not applicable									

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388	37,350			M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	1,882,790	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	105,766	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	329,042	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	1,014	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	228,738	5
6. Adjustments* (see instructions for this schedule)	C233	(1,620)	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	1,885,618	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	46,648	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781	0	M.4

Schedule RI-D—Income from Foreign Offices

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Income and fees from the printing and sale of checks	C013			0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014			0	1.b
c.	Income and fees from automated teller machines (ATMs)	C016		119,935		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		465,884		1.f
g.	4462 Credit and Debit Card Revenue	4462		352,508		1.g
h.	4463 Corporate Payment Products Revenue	4463		126,532		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	0497			0	2.b
c.	Directors' fees	4136			0	2.c
d.	Printing, stationery, and supplies	C018			0	2.d
e.	Postage	8403			0	2.e
f.	Legal fees and expenses	4141			0	2.f
g.	FDIC deposit insurance assessments	4146			0	2.g
h.	4464	4464			0	2.h
i.	4467	4467			0	2.i
j.	4468	4468			0	2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469	4469			0	3.a.1
	(2) Applicable income tax effect	4486			0	3.a.2
b.(1)	4487	4487			0	3.b.1
	(2) Applicable income tax effect	4488			0	3.b.2
c.(1)	4489	4489			0	3.c.1
	(2) Applicable income tax effect	4491			0	3.c.2

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2006

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	7,229,463	1.a
b. Interest-bearing balances (2)				0071	21,320	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	98,314	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	38,182,065	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	3,138,334	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	67,900	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	2,581,575	4.a
b. Loans and leases, net of unearned income		B528	137,947,507			4.b
c. LESS: Allowance for loan and lease losses		3123	1,885,618			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	136,061,889	4.d
5. Trading assets (from Schedule RC-D)				3545	707,364	5
6. Premises and fixed assets (including capitalized leases)				2145	1,738,725	6
7. Other real estate owned (from Schedule RC-M)				2150	162,074	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				2130	98,426	8
9. Not applicable						
10. Intangible assets:						
a. Goodwill				3163	7,269,959	10.a
b. Other intangible assets (from Schedule RC-M)				0426	4,502,925	10.b
11. Other assets (from Schedule RC-F)				2160	10,693,616	11
12. Total assets (sum of items 1 through 11)				2170	212,553,949	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)				RCN			
				2200	117,337,830		13.a
(1) Noninterest-bearing (1)		6631	31,602,577				13.a.1
(2) Interest-bearing		6636	85,735,253				13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN			
				2200	18,091,610		13.b
(1) Noninterest-bearing		6631	0				13.b.1
(2) Interest-bearing		6636	18,091,610				13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:							
a. Federal funds purchased in domestic offices (2)				RCN			
				B993	2,976,736		14.a
b. Securities sold under agreements to repurchase (3)				RCFD			
				B995	6,713,755		14.b
				3548	370,755		15
15. Trading liabilities (from Schedule RC-D)							
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)							
				3190	32,369,084		16
17. and 18. Not applicable							
19. Subordinated notes and debentures(4)				3200	6,909,696		19
20. Other liabilities (from Schedule RC-G)				2930	6,518,843		20
21. Total liabilities (sum of items 13 through 20)				2948	191,288,309		21
22. Minority interest in consolidated subsidiaries				3000	1,033,230		22
EQUITY CAPITAL							
23. Perpetual preferred stock and related surplus				3838	0		23
24. Common stock				3230	18,200		24
25. Surplus (exclude all surplus related to preferred stock)				3839	11,804,040		25
26. a. Retained earnings				3632	9,545,809		26.a
b. Accumulated other comprehensive income (5)				B530	(1,135,639)		26.b
27. Other equity capital components (6)				A130	0		27
28. Total equity capital (sum of items 23 through 27)				3210	20,232,410		28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				3300	212,553,949		29

Memorandum

To be reported with the March Report of Condition.

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

RCFD	Number
6724	N/A

M.1

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Cash items in process of collection, unposted debits, and currency and coin	0022	6,447,855					1
a. Cash items in process of collection and unposted debits				0020	5,211,010		1.a
b. Currency and coin				0080	1,236,845		1.b
2. Balances due from depository institutions in the U.S.				0082	151,713		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	167,050					2.b
3. Balances due from banks in foreign countries and foreign central banks				0070	42,001		3
a. Foreign branches of other U.S. banks	0073	0					3.a
b. Other banks in foreign countries and foreign central banks	0074	357,273					3.b
4. Balances due from Federal Reserve Banks	0090	278,605		0090	278,605		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010	7,250,783		0010	6,920,174		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	90,596	1287	90,392	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	59,798	1293	59,889	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	339,879	1298	326,496	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	73,470	8497	76,133	8498	2,800,720	8499	2,738,057	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			748,724	1702			713,307	4.a.1
(2) Issued by FNMA and FHLMC	1703			0	1705			0	1706			22,239,022	1707			20,935,733	4.a.2
(3) Other pass-through securities	1709			7,779	1710			7,779	1711			0	1713			0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714			0	1715			0	1716			8,394,746	1717			8,216,471	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718			0	1719			0	1731			27	1732			27	4.b.2
(3) All other mortgage-backed securities	1733			0	1734			0	1735			4,377,995	1736			4,210,165	4.b.3
5. Asset-backed securities (ABS)	C026			0	C988			0	C989			7,637	C027			7,574	5
6. Other debt securities:																	
a. Other domestic debt securities	1737			0	1738			0	1739			627,182	1741			625,195	6.a
b. Foreign debt securities	1742			17,065	1743			17,065	1744			33,212	1746			33,044	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)									A510			225,717	A511			225,715	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			98,314	1771			100,977	1772			39,945,255	1773			38,182,065	8

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

Schedule RC-B—Continued

Memoranda	Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Pledged securities (1)			0416	31,778,272	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3,4)					
(1) Three months or less	A549	1,051,645			M.2.a.1
(2) Over three months through 12 months	A550	85,587			M.2.a.2
(3) Over one year through three years	A551	63,074			M.2.a.3
(4) Over three years through five years	A552	35,781			M.2.a.4
(5) Over five years through 15 years	A553	262,796			M.2.a.5
(6) Over 15 years	A554	2,472,299			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	295,611			M.2.b.1
(2) Over three months through 12 months	A556	260,688			M.2.b.2
(3) Over one year through three years	A557	1,190,827			M.2.b.3
(4) Over three years through five years	A558	1,484,916			M.2.b.4
(5) Over five years through 15 years	A559	8,348,587			M.2.b.5
(6) Over 15 years	A560	10,076,190			M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less	A561	4,152,515			M.2.c.1
(2) Over three years	A562	8,274,148			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	141,033			M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)			1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782	0			M.4.a
b. Fair value	8783	0			M.4.b

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

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity						Available-for-sale						
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):													
a. Credit card receivables	B838	0		B839	0		B840	0		B841	0		M.5.a
b. Home equity lines	B842	0		B843	0		B844	7,637		B845	7,574		M.5.b
c. Automobile loans	B846	0		B847	0		B848	0		B849	0		M.5.c
d. Other consumer loans	B850	0		B851	0		B852	0		B853	0		M.5.d
e. Commercial and industrial loans	B854	0		B855	0		B856	0		B857	0		M.5.e
f. Other	B858	0		B859	0		B860	0		B861	0		M.5.f

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD 1410	Bil 64,817,033	Mil Thou	RCON	Bil 8,594,847	Mil Thou	
1. Loans secured by real estate							1
a. Construction, land development, and other land loans				1415	8,594,847		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	891,512		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				1797	10,749,239		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	23,054,833		1.c.2.a
(b) Secured by junior liens				5368	3,761,681		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	1,864,539		1.d
e. Secured by nonfarm nonresidential properties				1480	15,900,382		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				B531	215,237		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	215,237					2.a.2
b. To other depository institutions in the U.S.	B534	315,344		B534	315,344		2.b
c. To banks in foreign countries				B535	65,484		2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	65,484					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,088,861		1590	1,088,861		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	31,412,303		1763	31,412,303		4.a
b. To non-U.S. addressees (domicile)	1764	454,940		1764	190,365		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	7,087,121		B538	7,087,121		6.a
b. Other revolving credit plans	B539	2,435,797		B539	2,435,797		6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	13,702,268		2011	13,702,268		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	2,413,124		2107	2,413,124		8
9. Other loans	1563	4,114,967					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	515,136		9.a
b. All other loans (exclude consumer loans)				1564	3,599,831		9.b
10. Lease financing receivables (net of unearned income)				2165	12,406,603		10
a. Of U.S. addressees (domicile)	2182	12,406,458					10.a
b. Of non-U.S. addressees (domicile)	2183	145					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0		2123	0		11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	140,529,082		2122	140,264,507		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	17,383					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)	RCFN						
(1) Three months or less	A564	866,949					M.2.a.1
(2) Over three months through 12 months	A565	1,634,937					M.2.a.2
(3) Over one year through three years	A566	3,844,524					M.2.a.3
(4) Over three years through five years	A567	3,707,191					M.2.a.4
(5) Over five years through 15 years	A568	4,623,151					M.2.a.5
(6) Over 15 years	A569	8,339,948					M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)	RCFD						
(1) Three months or less	A570	55,859,806					M.2.b.1
(2) Over three months through 12 months	A571	5,982,169					M.2.b.2
(3) Over one year through three years	A572	18,656,818					M.2.b.3
(4) Over three years through five years	A573	19,935,541					M.2.b.4
(5) Over five years through 15 years	A574	13,429,951					M.2.b.5
(6) Over 15 years	A575	3,201,763					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	34,777,028					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	4,424,654					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)	RCFN						
	5370	9,573,565					M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD						
	B837	33,353					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	308,191					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:

Number of Loans	
RCON	
5562	0
RCON	
5563	0

2.a

2.b

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.)

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.)

Dollar Amounts in Thousands

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):

(Column A)		(Column B)	
Number of Loans		Amount Currently Outstanding	
RCON		RCON	Bl Mil Thou
5564	4,505	5565	245,027
5566	7,145	5567	1,177,195
5568	11,886	5569	4,835,207
5570	302,164	5571	2,276,357
5572	9,710	5573	923,658
5574	6,585	5575	1,959,628

3.a

3.b

3.c

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 \$1,000,000

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

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

c. With original amounts of more than \$250,000 through \$1,000,000

4.a

4.b

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.)
- 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.)

Number of Loans	
RCON	
5576	0
RCON	
5577	0

6.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

RCON	(Column A)	(Column B)			
	Number of Loans	Amount Currently Outstanding			
		RCON	Bil	Mil	Thou
5578	2,342	5579	117	973	
5580	1,414	5581	213	288	
5582	379	5583	130	327	
5584	8,856	5585	206	668	
5586	1,344	5587	152	434	
5588	527	5589	125	979	

7.a

7.b

7.c

8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):

- a. With original amounts of \$100,000 or less
- b. With original amounts of more than \$100,000 through \$250,000
- c. With original amounts of more than \$250,000 through \$500,000

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 calendar year.

		Dollar Amounts in Thousands			
		RCN	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		291,699	5
6. - 8.	Not applicable				
9.	Other trading assets in domestic offices	3541		3,996	9
10.	Trading assets in foreign offices	3542		0	10
11.	Derivatives with a positive fair value:	RCN			
a.	In domestic offices	3543		411,669	11.a
b.	In foreign offices	3543		0	11.b
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545		707,364	12
LIABILITIES					
13.	Liability for short positions	3546		0	13
14.	Derivatives with a negative fair value	3547		370,755	14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		370,755	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		16,522,547						B550		86,469,630		1
2. U.S. Government	2202		95,077						2520		277,326		2
3. States and political subdivisions in the U.S.	2203		981,034						2530		11,476,170		3
4. Commercial banks and other depository institutions in the U.S.	B551		1,475,413						B552		12,276		4
5. Banks in foreign countries	2213		28,357						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		19,102,428	2210		15,672,063			2385		98,235,402		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		3,102,300				M.1.a
b. Total brokered deposits	2365		433,701				M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)							
(1) Issued in denominations of less than \$100,000	2343		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		433,701				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		433,701				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		63,038,338				M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		5,680,885				M.2.a.2
b. Total time deposits of less than \$100,000	6648		13,495,840				M.2.b
c. Total time deposits of \$100,000 or more	2604		16,020,339				M.2.c

(1) Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than \$100,000. Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$250,000 or less.

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)				
(1) Three months or less		A579	3,106,825	M.3.a.1
(2) Over three months through 12 months		A580	6,459,566	M.3.a.2
(3) Over one year through three years		A581	3,448,353	M.3.a.3
(4) Over three years		A582	481,096	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)				
		A241	9,566,391	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	10,296,890	M.4.a.1
(2) Over three months through 12 months		A585	4,213,991	M.4.a.2
(3) Over one year through three years		A586	1,224,381	M.4.a.3
(4) Over three years		A587	285,077	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)				
		A242	14,510,881	M.4.b

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

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

Deposits of:	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Individuals, partnerships, and corporations (include all certified and official checks)				
		B553	6,666,550	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions				
		B554	11,425,060	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)				
		2625	0	3
4. Foreign governments and official institutions (including foreign central banks)				
		2650	0	4
5. U.S. Government and states and political subdivisions in the U.S.				
		B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)				
		2200	18,091,610	6

Memorandum	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)				
		A245	18,081,410	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mill	Thou	
1.	Accrued interest receivable (1)			B556		911,434		1
2.	Net deferred tax assets (2)			2148		0		2
3.	Interest-only strips receivable (not in the form of a security) (3) on:							
a.	Mortgage loans			A519		0		3.a
b.	Other financial assets			A520		22,463		3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752		899,155		4
5.	Life insurance assets			C009		3,181,408		5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		5,679,156		6
	TEXT							
a.	Prepaid Expenses	2166	0					6.a
b.	Repossessed personal property (including vehicles)	1578	0					6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
e.	3549 Low Income Housing - Investment in Tax Credit	3549	1,961,433					6.e
f.	3550	3550	0					6.f
g.	3551	3551	0					6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160		10,693,616		7

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil	Mill	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices(5)			3645		278,558		1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		2,281,234		1.b
2.	Net deferred tax liabilities (2)			3049		1,324,818		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		205,954		3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		2,428,279		4
	TEXT							
a.	Accounts Payable	3066	1,144,591					4.a
b.	Deferred compensation liabilities	C011	0					4.b
c.	Dividends declared but not yet payable	2932	0					4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
e.	3552	3552	0					4.e
f.	3553	3553	0					4.f
g.	3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		6,518,843		5

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

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

	Domestic Offices			
	RCON	Bil	Mil	
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell	B989		67,900	3
4. Securities sold under agreements to repurchase	B995		6,713,755	4
5. Other borrowed money	3190		31,950,728	5
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		0	6
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		18,014,211	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		211,441,152	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		172,161,301	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		90,596		10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		399,677		11
12. Securities issued by states and political subdivisions in the U.S.	1042		2,874,190		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		22,987,746		13.a.1
(2) Other pass-through securities	1044		7,779		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		8,394,746		13.b.1
(2) All other mortgage-backed securities	1280		4,378,022		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		634,819		14
15. Foreign debt securities (include foreign asset-backed securities)	1282		50,277		15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		225,717		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		40,043,569		17
18. Equity securities that do not have readily determinable fair values	1752		899,155		18

Schedule RC-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands		
		RCFD	Tril Bil Mil Thou	
ASSETS				
1.	Interest-bearing balances due from depository institutions	3381	7,025	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	484,292	2
3.	Mortgage-backed securities (2)	B559	36,277,559	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	3,108,382	4
5.	Federal funds sold and securities purchased under agreements to resell	3365	3,436,377	5
6.	Loans:			
	a. Loans in domestic offices:	RCFN		
	(1) Total loans	3360	126,297,947	6.a.1
	(2) Loans secured by real estate	3385	64,285,108	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers	3386	1,061,258	6.a.3
	(4) Commercial and industrial loans	3387	33,088,461	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards	B561	6,894,067	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	16,130,499	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	269,253	6.b
7.	Trading assets	RCFD		
		3401	558,562	7
8.	Lease financing receivables (net of unearned income)	3484	12,313,953	8
9.	Total assets(4)	3368	209,610,701	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	2,753,088	10
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs)	B563	70,784,878	11.a
	b. Time deposits of \$100,000 or more	A514	15,431,308	11.b
	c. Time deposits of less than \$100,000	A529	13,689,486	11.c
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN		
		3404	17,575,552	12
13.	Federal funds purchased and securities sold under agreements to repurchase	RCFD		
		3353	12,492,176	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	30,718,707	14

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The quarterly averages for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

						Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou		
1. Unused commitments:														
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines						3814	12,924,912						1.a	
b. Credit card lines						3815	44,043,188						1.b	
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate						3816	7,401,108						1.c.1	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate						6550	4,853,027						1.c.2	
d. Securities underwriting						3817	0						1.d	
e. Other unused commitments						3818	54,406,793						1.e	
2. Financial standby letters of credit and foreign office guarantees						3819	12,576,479						2	
a. Amount of financial standby letters of credit conveyed to others						3820	1,202,124						2.a	
3. Performance standby letters of credit and foreign office guarantees						3821	425,729						3.	
a. Amount of performance standby letters of credit conveyed to others						3822	80,697						3.a	
4. Commercial and similar letters of credit						3411	382,185						4	
5. Not applicable														
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						3433	15,460,817						6	
						(Column A)			(Column B)					
						Guarantor			Beneficiary					
						RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
7. Credit derivatives:														
a. Notional amounts:														
(1) Credit default swaps						C968	0			C969	0			7.a.1
(2) Total return swaps						C970	0			C971	0			7.a.2
(3) Credit options						C972	0			C973	0			7.a.3
(4) Other credit derivatives						C974	223,846			C975	147,431			7.a.4
b. Gross fair values:														
(1) Gross positive fair value						C219	0			C221	140			7.b.1
(2) Gross negative fair value						C220	98			C222	0			7.b.2
8. Spot foreign exchange contracts						8765	448,478						8	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")						3430	0						9	
TEXT														
a. Securities borrowed						3432	0						9.a	
b. Commitments to purchase when-issued securities						3434	0						9.b	
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf						C978	0						9.c	
d.	3555					3555	0						9.d	
e.	3556					3556	0						9.e	
f.	3557					3557	0						9.f	
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% of Schedule RC item 28., "Total equity capital")						5591	0						10	
TEXT														
a. Commitments to sell when-issued securities						3435	0						10.a	
b.	5592					5592	0						10.b	
c.	5593					5593	0						10.c	
d.	5594					5594	0						10.d	
e.	5595					5595	0						10.e	
11. Year-to-date merchant credit card sales volume:														
a. Sales for which the reporting bank is the acquiring bank						C223	54,467,129						11.a	
b. Sales for which the reporting bank is the agent bank with risk						C224	34,948,965						11.b	

Schedule RC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD 8693 1,400,000	RCFD 8694 0	RCFD 8695 0	RCFD 8696 0	12.a
b. Forward contracts	RCFD 8697 4,278,407	RCFD 8698 3,956,725	RCFD 8699 0	RCFD 8700 0	12.b
c. Exchange-traded option contracts:	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options	1,825,000	0	0	0	12.c.1
(2) Purchased options	0	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options	3,817,713	134,281	0	0	12.d.1
(2) Purchased options	1,610,635	134,281	0	0	12.d.2
e. Swaps	RCFD 3450 30,995,187	RCFD 3826 428,996	RCFD 8719 37,071	RCFD 8720 0	12.e
13. Total gross notional amount of derivative contracts held for trading	RCFD A126 23,906,014	RCFD A127 4,241,043	RCFD 8723 0	RCFD 8724 0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725 20,020,928	RCFD 8726 413,240	RCFD 8727 37,071	RCFD 8728 0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589 8,398,000				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	
(1) Gross positive fair value	349,321	66,172	0	0	15.a.1
(2) Gross negative fair value	315,475	58,141	0	0	15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	
(1) Gross positive fair value	177,788	19,290	536	0	15.b.1
(2) Gross negative fair value	8,433	121	0	0	15.b.2

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:								
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____		6164					763	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	0	Number				1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing Assets _____				3164			1,323,232	2.a
(1) Estimated fair value of mortgage servicing assets _____		A590	1,323,232					2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____				B026			133,284	2.b
c. All other identifiable intangible assets _____				5507			3,046,409	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____				0426			4,502,925	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			0	3.b.1
(2) Farmland in domestic offices _____				5509			428	3.b.2
(3) 1-4 family residential properties in domestic offices _____				5510			70,572	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			3,853	3.b.5
(6) Foreclosed properties from "GNMA loans" _____				C979			87,221	3.b.6
(7) In foreign offices _____				RCFN				
				5513			0	3.b.7
				RCFD				
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____				2150			162,074	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			98,426	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____				2130			98,426	4.c
5. Other borrowed money:								
a. Federal Home Loan Bank advances:								
(1) With a remaining maturity of one year or less (1) _____				2651			437	5.a.1
(2) With a remaining maturity of more than one year through three years _____				B565			1,898,199	5.a.2
(3) With a remaining maturity of more than three years _____				B566			4,378,784	5.a.3
b. Other borrowings:								
(1) With a remaining maturity of one year or less _____				B571			17,069,860	5.b.1
(2) With a remaining maturity of more than one year through three years _____				B567			8,972,317	5.b.2
(3) With a remaining maturity of more than three years _____				B568			49,487	5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) _____				3190			32,369,084	5.c

(1) Includes overnight Federal Home Loan Bank advances.

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		B570	Bil Mil Thou 73,957,696	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) <u>http://www.usbank.com</u>				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		4088	YES	9

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices	2759		136,968		2769		75		3492		25,404		1.a
b. Secured by farmland in domestic offices	3493		4,207		3494		0		3495		10,971		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		31,925		5399		12,504		5400		6,641		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens	C236		213,314		C237		605,884		C229		38,133		1.c.2.a
(b) Secured by junior liens	C238		23,668		C239		7,480		C230		4,924		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499		2,015		3500		22		3501		8,508		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502		69,692		3503		0		3504		68,445		1.e
f. In foreign offices	RCFN				RCFN				RCFN				
	B572		0		B573		0		B574		0		1.f
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD				
	5377		0		5378		0		5379		0		2.a
b. To foreign banks	5380		0		5381		0		5382		0		2.b
3. Loans to finance agricultural production and other loans to farmers	1594		12,628		1597		156		1583		9,346		3
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile)	1251		173,063		1252		17,429		1253		182,855		4.a
b. To non-U.S. addressees (domicile)	1254		844		1255		70		1256		0		4.b
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575		145,484		B576		110,998		B577		38,846		5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578		97,056		B579		33,956		B580		3,994		5.b
6. Loans to foreign governments and official institutions	5389		0		5390		0		5391		0		6
7. All other loans	5459		14,511		5460		0		5461		10,694		7
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257		109,273		1258		1,602		1259		37,573		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		873		3506		0		3507		16,802		9

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands						
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	122,892	5613	548,958	5614	10,933	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	5,824	5616	0	5617	8,340	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	108,852	C867	541,936	C868	0	10.b

Memoranda	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands						
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	0	1659	0	1661	7,951	M.1
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	9,886	6559	0	6560	4,503	M.2
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	3,627	C241	3,928	C226	444	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		M.6
	Dollar Amounts in Thousands				
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	3529	0	3530	0	

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

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits		0030	0	1.a
OR				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits		0031	0	1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1)		0032	0	1.b.2
2. Unposted credits (see instructions):				
a. Actual amount of all unposted credits		3510	0	2.a
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits		3512	0	2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1)		3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)		3520	0	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits) :				
a. Demand deposits of consolidated subsidiaries		2211	346,445	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 I)		2229	0	5.a
b. Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II)		2383	0	5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b)		5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B)		2314	0	6.a
b. Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B)		2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)				
a. Unamortized premiums		5516	4,575	7.a
b. Unamortized discounts		5517	0	7.b
8. Not applicable				
9. Deposits in lifeline accounts		5596		9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)		8432	0	10

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

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:							
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis	8785					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), 1.b.(1), 1.c.(1), and 1.d.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):							
	a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)			F049		48,678,878		M.1.a.1
	(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCON	Number	F050		8,866,070		M.1.a.2
	b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)			F051		65,556,195		M.1.b.1
	(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCON	Number	F052		120,926		M.1.b.2
	c. Retirement deposit accounts of \$250,000 or less: (1)			F045		3,047,129		M.1.c.1
	(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCON	Number	F046		296,781		M.1.c.2
	d. Retirement deposit accounts of more than \$250,000: (1)			F047		55,627		M.1.d.1
	(2) Number of retirement deposit accounts of more than \$250,000	RCON	Number	F048		136		M.1.d.2
	Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)							
2.	Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)	5597				52,828,724		M.2
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ?							
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:							
	Text			RCON		FDIC Cert No.		
	A545			A545		0		M.3

(1) The dollar amounts used as the basis for reporting in Memoranda items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2005, Report of Condition.

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)			3210	20,232,410	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	(1,093,178)	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	(34,453)	4
5. LESS: Nonqualifying perpetual preferred stock			B588	0	5
6. Qualifying minority interests in consolidated subsidiaries			B589	1,013,230	6
7. LESS: Disallowed goodwill and other disallowed intangible assets			B590	10,202,893	7
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)			C227	12,170,377	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships			B591	132,323	9.a
b. LESS: Disallowed deferred tax assets			5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital			B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)			8274	12,038,054	11

Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock			5306	6,019,027	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	2,091,572	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital			2221	0	15
16. Other Tier 2 capital components			B594	0	16
17. Tier 2 capital (sum of items 12 through 16)			5311	8,110,599	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)			8275	8,110,599	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	20,148,653	21

	RCFD	Tril Bil Mil Thou	
Total assets for leverage ratio			
22. Average total assets (from Schedule RC-K, item 9)	3368	209,610,701	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	10,202,893	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	132,323	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	113,475	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	199,162,010	27

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

Capital Ratios

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

	RCFD	(Column A) Percentage	RCFD	(Column B) Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	6.04%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.53%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	10.92%	33

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

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC) Tri Bil Mil Thou	(Column B) Items Not Subject to Risk-Weighting Bil Mil Thou	(Column C) Allocation by Risk Weight Category			(Column E) (Column F)
			0% Bil Mil Thou	20% Bil Mil Thou	50% Bil Mil Thou	
Balance Sheet Asset Categories						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 7,250,783	RCFD C869 0	RCFD B600 1,515,450	RCFD B601 5,735,333		RCFD B602 0
	RCFD 1754 98,314	RCFD B603 0	RCFD B604 0	RCFD B605 66,575	RCFD B606 14,674	RCFD B607 17,065
35. Held-to-maturity securities	RCFD 1773 38,182,065	RCFD B608 (1,763,189)	RCFD B609 1,486,475	RCFD B610 36,035,334	RCFD B611 1,537,335	RCFD B612 886,110
36. Available-for-sale securities	RCFD C225 3,206,234		RCFD C063 9,732	RCFD C064 3,153,965		RCFD B520 42,537
37. Federal funds sold and securities purchased under agreements to resell	RCFD 5369 2,581,575	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 2,581,575	RCFD B621 0
38. Loans and leases held for sale	RCFD B528 137,947,507	RCFD B622 0	RCFD B623 785,202	RCFD B624 5,935,078	RCFD B625 17,958,138	RCFD B626 113,269,089
39. Loans and leases, net of unearned income	RCFD 3123 1,885,618	RCFD 3123 1,885,618				
40. LESS: Allowance for loan and lease losses	RCFD 3545 707,364	RCFD B627 415,665			RCFD B629 0	RCFD B630 291,699
41. Trading assets	RCFD B639 24,465,725	RCFD B640 10,619,184			RCFD B642 3,386,635	RCFD B643 57,620
42. All other assets (1)	RCFD 2170 212,553,949	RCFD B644 7,386,042			RCFD 5327 54,312,920	RCFD 5334 22,149,342
43. Total assets (sum of items 34 through 42)			4,834,413	54,312,920	22,149,342	123,871,232

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category			(Column E) (Column F)
				0%	20%	50%	
	Bill Mil Thou		Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	
Dollar Amounts in Thousands							
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	RCFD B546 12,576,479	See footnote 2 1.00	RCFD B547 12,576,479	RCFD B581 1,192,317	RCFD B582 716,114	RCFD B583 10,343,645	
45. Performance standby letters of credit	RCFD 3821 425,729	.50	RCFD B650 212,865	RCFD B652 40,349	RCFD B653 0	RCFD B654 172,516	
46. Commercial and similar letters of credit	RCFD 3411 382,185	.20	RCFD B655 76,437	RCFD B657 6,860	RCFD B658 0	RCFD B659 69,577	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 10,450	1.00	RCFD B660 10,450	RCFD B662 0		RCFD B663 10,450	
48. Securities lent	RCFD 3433 15,460,817	1.00	RCFD B664 15,460,817	RCFD B666 0	RCFD B667 0	RCFD B668 0	
49. Retained recourse on small business obligations sold with recourse	RCFD A250 1,185	1.00	RCFD B669 1,185	RCFD B671 0	RCFD B672 0	RCFD B673 1,185	
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							
51. All other financial assets sold with recourse	RCFD B541 13,192	* Below 12.500	RCFD B542 164,900	RCFD B678 0	RCFD B679 734,806	RCFD B543 164,900	
52. All other off-balance sheet liabilities	RCFD B675 734,806	1.00	RCFD B676 734,806	RCFD B684 0	RCFD B685 3,089	RCFD B680 0	
53. Unused commitments with an original maturity exceeding one year	RCFD B681 29,936	1.00	RCFD B682 29,936	RCFD B688 0	RCFD B690 19,570	RCFD B686 26,847	
	RCFD 3833 63,034,351	.50	RCFD B687 31,517,176	RCFD B689 5,978,708	RCFD B691 19,570	RCFD B691 25,518,898	
54. Derivative contracts			RCFD A167 840,687	RCFD B693 66,121	RCFD B695 130,294		

(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

Totals

55. Total assets, derivatives, and off-balance sheet items by risk weight category

(for each column, sum of items 43 through 54)

56. Risk weight factor

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

58. Market risk equivalent assets

59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)

60. LESS: Excess allowance for loan and lease losses

61. LESS: Allocated transfer risk reserve

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

Memoranda

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

	With a remaining maturity of					
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years	
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou
2. Notional principal amounts of derivative contracts: (1)						
a. Interest rate contracts	3809	10,983,926	8766	15,136,640	8767	10,763,663
b. Foreign exchange contracts	3812	3,050,328	8769	437,705	8770	403,334
c. Gold contracts	8771	0	8772	0	8773	0
d. Other precious metals contracts	8774	0	8775	0	8776	0
e. Other commodity contracts	8777	0	8778	0	8779	0
f. Equity derivative contracts	A000	0	A001	37,071	A002	0
g. Credit derivative contracts:						
(1) Investment grade	C980	25,429	C981	65,384	C982	75,536
(2) Subinvestment grade	C983	30,824	C984	65,803	C985	108,301

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

(Column C)	(Column D)	(Column E)	(Column F)
Allocation by Risk Weight Category			
0%	20%	50%	100%
Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
RCFD B696	RCFD B697	RCFD B698	RCFD B699
20,685,754	62,175,426	23,753,215	160,179,250
* 0%	* 20%	* 50%	* 100%
RCFD B700	RCFD B701	RCFD B702	RCFD B703
0	12,435,085	11,876,608	160,179,250
			RCFD 1651
			0
			RCFD B704
			184,490,943
			RCFD A222
			0
			RCFD 3128
			0
			RCFD A223
			184,490,943

Dollar Amounts in Thousands	
RCFD	Bil Mil Thou
8764	584,227

M.1

55
56
57
58
59
60
61
62

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

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
Dollar Amounts in Thousands							
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 2,975,768
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 0
c. Standby letters of credit and other enhancements	RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 3,025,418
4. Past due loan amounts included in item 1:	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
a. 30-89 days past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
b. 90 days or more past due							
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

1

2.a

2.b

2.c

3

4.a

4.b

5.a

5.b

Schedule RC-S—Continued

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

6.a

6.b

7.a

7.b

8.a

8.b

9

10

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 734,806	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 734,806	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

11

12

Memoranda

	RCFD	Bill 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	186,551
b. Amount of retained recourse on these obligations as of the report date	A250	1,185
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	734,806
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	75,639,804
c. Other financial assets (includes home equity lines)(1)	A591	807,134
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	21,278
(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	3,025,418
(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: 3/31/2009

SPECIAL REPORT
 (Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE

FDIC Certificate Number

06/30/2006

06548

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

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

(Excluded the first \$15,000 of indebtedness of each executive officer under bank credit card plan.)

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

			RCFD		
a. Number of loans made to executive officers since the previous Call Report date			3561		10
b. Total dollar amount of above loans (in thousands of dollars)			3562		300
c. Range of interest charged on above loans (example: 9-3/4% = 9.75)		RCFD	From	RCFD	To
		7701	12.24%	7702	20.00%

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)

Mentor Soltman

7/24/06

