

Federal Financial Institutions Examination Council

Please refer to page I,
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the required disclosure
of estimated burden.

1

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

Report at the close of Business September 30, 2004

(20040930)
(RCRI 9999)

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

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

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

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

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, Maggie Smiley, Regulatory Reporting Manager

Name and Title of Officer Authorized to Sign Report

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

Maggie Smiley
Signature of Officer Authorized to Sign Report

Signature of Officer Authorized to Sign Report

Date of Signature

10/29/04

[Signature]
Director (Trustee)

[Signature]
Director (Trustee)

[Signature]
Director (Trustee)

Submission of Reports

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

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

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

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

FDIC Certificate Number:

06548
(RCRI 9050)

U.S. Bank National Association

Legal Title of Bank (TEXT 9010)

Cincinnati

City (TEXT 9130)

OH

State Abbrev. (TEXT 9200)

45202

Zip Code (TEXT 9220)

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

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Disclosure of Estimated Burden

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

Secretary

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

Legislative and Regulatory Analysis Division

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

Assistant Executive Secretary

Federal Deposit Insurance Corporation
Washington, D.C. 20429

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

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Consolidated Report of Income for the period January 1, 2004 – September 30, 2004

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	2,272,760	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	43,173	1.a.1.b
(c) Commercial and industrial loans	4012	1,167,281	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	448,698	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	651,638	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	173	1.a.1.e
(f) All other loans in domestic offices	B487	112,733	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	1,213	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	4,697,669	1.a.3
b. Income from lease financing receivables	4065	549,007	1.b
c. Interest income on balances due from depository institutions: (1)	4115	286	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	46,376	1.d.1
(2) Mortgage-backed securities	B489	1,279,560	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	31,730	1.d.3
e. Interest income from trading assets	4069	6,368	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	24,143	1.f
g. Other interest income	4518	59,163	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	6,694,302	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	12,453	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	226,171	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	113,200	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	257,230	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	95,850	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	117,286	2.b
c. Interest on trading liabilities and other borrowed money	4185	438,900	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	102,545		2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,363,635		2.e	
3. Net interest income (item 1.h minus 2.e)			4074	5,330,667	3
4. Provision for loan and lease losses			4230	542,490	4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070	451,647		5.a	
b. Service charges on deposit accounts in domestic offices	4080	942,737		5.b	
c. Trading revenue (2)	A220	27,725		5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B190	268,580		5.d	
e. Venture capital revenue	B491	0		5.e	
f. Net servicing fees	B492	193,068		5.f	
g. Net securitization income	B493	17,076		5.g	
h. (1) Underwriting income from insurance and reinsurance activities	C386	14,864		5.h.(1)	
(2) Income from other insurance activities	C387	2,505		5.h.(2)	
i. Net gains (losses) on sales of loans and leases	5416	141,551		5.i	
j. Net gains (losses) on sales of other real estate owned	5415	6,488		5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	9,380		5.k	
l. Other noninterest income*	B497	1,786,111		5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	3,861,732	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities			3196	(88,846)	6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135	1,827,645		7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	462,153		7.b	
c. (1) Goodwill impairment losses	C216	0		7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	448,057		7.c.2	
d. Other noninterest expense *	4092	1,408,503		7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	4,146,358	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	4,414,705	8
9. Applicable income taxes (on item 8)			4302	1,423,508	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	2,991,197	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	2,991,197	12

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands	Year-to-Date		
		RIAD	Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____		4513	5,652	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____		8431	268,580	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	37,587	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	12,540	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number 4150 45,977	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.):**

	RIAD	Bil Mil Thou	
a. Interest rate exposures _____	8757	6,400	M.8.a
b. Foreign exchange exposures _____	8758	21,325	M.8.b
c. Equity security and index exposures _____	8759	0	M.8.c
d. Commodity and other exposures _____	8760	0	M.8.d

9. Impact on income of derivatives held for purposes other than trading:

	RIAD	Bil Mil Thou	
a. Net increase (decrease) to interest income _____	8761	315,654	M.9.a
b. Net (increase) decrease to interest expense _____	8762	117,089	M.9.b
c. Other (noninterest) allocations _____	8763	(11,590)	M.9.c

10. Credit losses on derivatives (see instructions) _____

	RIAD	Bil Mil Thou	
	A251	32	M.10

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____

	RIAD	YES / NO	
	A530	NO	M.11

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		RIAD	Bi Mil Thou		
	RIAD	Bi Mil Thou		Bi Mil Thou	Thou	
1. Total equity capital most recently reported for the December 31, 2003, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	18,095,735				1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507	0				2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	18,095,735				3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	2,991,197				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	114,891				7
8. LESS: Cash dividends declared on preferred stock	4470	0				8
9. LESS: Cash dividends declared on common stock	4460	1,677,500				9
10. Other comprehensive income (1)	B511	102,887				10
11. Other transactions with parent holding company * (not included in items 5, 6, 8, or 9 above)	4415	0				11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	19,627,210				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)		(Column B)		(Column A)		(Column B)		
	Charge-offs (1)		Recoveries		Charge-offs (1)		Recoveries		
	Calendar year-to-date								
	RIAD	Bi Mil Thou	RIAD	Bi Mil Thou	RIAD	Bi Mil Thou	RIAD	Bi Mil Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582	9,877	3583	1,991					1.a
b. Secured by farmland in domestic offices	3584	1,095	3585	59					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	23,057	5412	2,987					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	23,446	C217	2,543					1.c.2.a
(b) Secured by junior liens	C235	42,204	C218	6,173					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	4,125	3589	480					1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590	12,659	3591	9,294					1.e
f. In foreign offices	B512	0	B513	0					1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	11					2.a
b. To foreign banks	4654	750	4664	0					2.b
3. Loans to finance agricultural production and other loans to farmers	4655	7,095	4665	1,162					3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645	178,977	4617	104,454					4.a
b. To non-U.S. addressees (domicile)	4646	131	4618	9					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	203,051			B515	21,618		5.a	
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516	167,904			B517	36,867		5.b	
6. Loans to foreign governments and official institutions	4643	0			4627	0		6	
7. All other loans	4644	5,001			4628	3,525		7	
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658	126,505			4668	37,781		8.a	
b. To non-U.S. addressees (domicile)	4659	0			4669	0		8.b	
9. Total (sum of items 1 through 8)	4635	805,877			4605	228,954		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	2,617			5410	573		M.1	
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above):	4652	0			4662	0		M.2	
3. Not Applicable									

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

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
	4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not in charge-offs against the allowance for loan and lease losses)	C388	52,385		

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

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou		
1. Balance most recently reported for the December 31, 2003, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	8522	2,242,737				1
2. Recoveries (must equal part I, item 9, column B above)	4605	228,954				2
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)	079	798,335				3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	7,542				4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	542,490				5
6. Adjustments * (see instructions for this schedule)	C233	(180,198)				6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	2,028,106				7

* Describe on Schedule RI-E—Explanations.

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou		
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0				M.1
<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>						
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	35,767				M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0				M.3

Schedule RI-D—Income from International Operations

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD		Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		132,449		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	4461 Merchant Fees	4461		419,098		1.f
g.	4462 Interchange Fee Income	4462		479,073		1.g
h.	4463	4463		N/A		1.h
2. Other noninterest expense (from Schedule RI, item 7.d):						
Itemize and describe amounts that exceed 1% of the sum of of Schedule RI, items 1.h and 5.m:						
TEXT						
a.	Data processing expenses	C017		0		2.a
b.	Advertising and marketing expenses	497		0		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		0		2.e
f.	Legal fees and expenses	4141		0		2.f
g.	FDIC deposit insurance assessments	4146		0		2.g
h.	4464	4464		N/A		2.h
i.	4467	4467		N/A		2.i
j.	4468	4468		N/A		2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469			4469		3.a.1
	(2) Applicable income tax effect	4486	0			3.a.2
b.(1)	4487			4487		3.b.1
	(2) Applicable income tax effect	4488	0			3.b.2
c.(1)	4489			4489		3.c.1
	(2) Applicable income tax effect	4491	0			3.c.2

Legal Title of Bank

Cincinnati

City

OH 45202

State

Zip Code

FDIC Certificate Number: 06548

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2004

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
ASSETS							
1. Cash and balances due from depository institutions (from Schedule RC-A):							
a. Noninterest-bearing balances and currency and coin (1)			0081	6,966,807			1.a
b. Interest-bearing balances (2)			0071	6,294			1.b
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	119,694			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	39,280,993			2.b
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices			RCON	2,842,037			3.a
			RCFD				
b. Securities purchased under agreements to resell (3)			B989	0			3.b
4. Loans and lease financing receivables (from Schedule RC-C):							
a. Loans and leases held for sale			5369	1,366,704			4.a
b. Loans and leases, net of unearned income			B528	121,662,356			4.b
c. LESS: Allowance for loan and lease losses			3123	2,028,106			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	119,634,250			4.d
5. Trading assets (from Schedule RC-D)							
			3545	180,195			5
6. Premises and fixed assets (including capitalized leases)							
			2145	1,779,720			6
7. Other real estate owned (from Schedule RC-M)							
			2150	66,776			7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)							
			2130	603,186			8
9. Customers' liability to this bank on acceptances outstanding							
			2155	146,102			9
10. Intangible assets:							
a. Goodwill			3163	6,160,863			10.a
b. Other intangible assets (from Schedule RC-M)			426	3,874,621			10.b
11. Other assets (from Schedule RC-F)							
			2160	9,425,161			11
12. Total assets (sum of items 1 through 11)							
			2170	192,453,403			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

Blf | Mil | Thou

LIABILITIES			Blf	Mil	Thou	
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			RCON			
			2200	111,470,020		13.a
(1) Noninterest-bearing (1)	6631	32,375,521				13.a.1
(2) Interest-bearing	6636	79,094,499				13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN			
			2200	10,777,329		13.b
(1) Noninterest-bearing	6631	0				13.b.1
(2) Interest-bearing	6636	10,777,329				13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)			RCON			
			B993	3,377,719		14.a
b. Securities sold under agreements to repurchase (3)			RCFD			
			B995	3,968,574		14.b
15. Trading liabilities (from Schedule RC-D)						
			3548	145,128		15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						
			3190	30,331,854		16
17. Not applicable						
18. Bank's liability on acceptances executed and outstanding						
			2920	146,102		18
19. Subordinated notes and debentures(4)						
			3200	5,535,512		19
20. Other liabilities (from Schedule RC-G)						
			2930	6,060,066		20
21. Total liabilities (sum of items 13 through 20)						
			2948	171,812,304		21
22. Minority interest in consolidated subsidiaries						
			3000	1,013,889		22
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus						
			3838	0		23
24. Common stock						
			3230	18,200		24
25. Surplus (exclude all surplus related to preferred stock)						
			3839	11,792,288		25
26. a. Retained earnings						
			3632	7,657,716		26.a
b. Accumulated other comprehensive income (5)						
			B530	159,006		26.b
27. Other equity capital components (6)						
			A130	0		27
28. Total equity capital (sum of items 23 through 27)						
			3210	19,627,210		28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)						
			3300	192,453,403		29

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2003

RCFD	Number
6724	N/A

M. 1

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCFN	Bil	Mil	Thou	
	0022	6,576,613							
1. Cash items in process of collection, unposted debits, and currency and coin									1
a. Cash items in process of collection and unposted debits					0020	5,303,905			1.a
b. Currency and coin					0080	1,272,708			1.b
2. Balance due from depository institutions in the U.S.					0082	172,968			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	172,968							2.b
3. Balances due from banks in foreign countries and foreign central banks					0070	32,606			3
a. Foreign branches of other U.S. banks	0073	0							3.a
b. Other banks in foreign countries and foreign central banks	0074	34,797							3.b
4. Balances due from Federal Reserve Banks	0090	188,723			0090	188,723			4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010	6,973,101			0010	6,970,910			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	4,510	1287	4,730	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	78,718	1293	81,622	2.a
b. Issued by U.S. Government sponsored agencies (2)	1294	0	1295	0	1297	1,460,127	1298	1,418,427	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	107,972	8497	114,439	8498	247,613	8499	255,833	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	989,088		1702	989,152	4.a.1
(2) Issued by FNMA and FHLMC	1703	0		1705	0		1706	22,332,011		1707	22,252,745	4.a.2
(3) Other pass-through securities	1709	11,722		1710	11,722		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	10,111,530		1717	10,116,514	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0		1719	0		1731	35,143		1732	35,620	4.b.2
(3) All other mortgage-backed securities	1733	0		1734	0		1735	3,273,816		1736	3,287,080	4.b.3
5. Asset-backed securities (ABS):												
a. Credit card receivables	B838	0		B839	0		B840	0		B841	0	5.a
b. Home equity lines	B842	0		B843	0		B844	82,736		B845	83,979	5.b
c. Automobile loans	B846	0		B847	0		B848	0		B849	0	5.c
d. Other consumer loans	B850	0		B851	0		B852	0		B853	0	5.d
e. Commercial and industrial loans	B854	0		B855	0		B856	640		B857	640	5.e
f. Other	B858	0		B859	0		B860	0		B861	0	5.f
6. Other debt securities:												
a. Other domestic debt securities	1737	0		1738	0		1739	591,242		1741	584,497	6.a
b. Foreign debt securities	1742	0		1743	0		1744	25,341		1746	25,353	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)							A510	144,804		A511	144,801	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	119,694		1771	126,161		1772	39,377,319		1773	39,280,993	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	Bill Mil Thou			
1. Pledged securities (1)			0416	29,229,588			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	1,648,739					M.2.a.1
(2) Over three months through 12 months	A550	120,279					M.2.a.2
(3) Over one year through three years	A551	301,023					M.2.a.3
(4) Over three years through five years	A552	79,254					M.2.a.4
(5) Over five years through 15 years	A553	313,048					M.2.a.5
(6) Over 15 years	A554	100,710					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	779,188					M.2.b.1
(2) Over three months through 12 months	A556	15,481					M.2.b.2
(3) Over one year through three years	A557	51,034					M.2.b.3
(4) Over three years through five years	A558	966,249					M.2.b.4
(5) Over five years through 15 years	A559	10,902,528					M.2.b.5
(6) Over 15 years	A560	10,539,139					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	1,747,163					M.2.c.1
(2) Over three years	A562	11,692,051					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	78,231					M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)			1778	0			M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):							
a. Amortized cost	8782	1,150,000					M.4.a
b. Fair value	8783	1,113,843					M.4.b

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	Dollar Amounts in Thousands								
	(Column A) Consolidated Bank			(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate	1410		56,391,525						1
a. Construction, land development, and other land loans					1415		7,182,044		1.a
b. Secured by farmland (including farm residential and other improvements)					1420		715,020		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		10,714,647		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367		15,717,152		1.c.2.a
(b) Secured by junior liens					5368		3,285,342		1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460		2,157,860		1.d
e. Secured by nonfarm nonresidential properties					1480		16,619,460		1.e
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.					8531		168,059		2.a
(1) To U.S. branches and agencies of foreign banks	8532		0						2.a.1
(2) To other commercial banks in the U.S.	8533		168,059						2.a.2
b. To other depository institutions in the U.S.	8534		43,046		8534		43,046		2.b
c. To banks in foreign countries					8535		59,918		2.c
(1) To foreign branches of other U.S. banks	8536		0						2.c.1
(2) To other banks in foreign countries	8537		59,918						2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590		1,223,877		1590		1,223,877		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763		27,126,511		1763		27,111,144		4.a
b. To non-U.S. addressees (domicile)	1764		223,759		1764		119,481		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	8538		5,940,819		8538		5,940,819		6.a
b. Other revolving credit plans	8539		2,478,019		8539		2,478,019		6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011		11,766,433		2011		11,766,433		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		2,017,599		2107		2,017,599		8
9. Other loans	1563		3,720,580						9
a. Loans for purchasing or carrying securities (secured and unsecured)					1545		779,680		9.a
b. All other loans (exclude consumer loans)					1564		2,940,900		9.b
10. Lease financing receivables (net of unearned income)					2165		11,868,798		10
a. Of U.S. addressees (domicile)	2182		11,868,771						10.a
b. Of non-U.S. addressees (domicile)	2183		144						10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123		0		2123		0		11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, item 4.a and 4.b)	2122		123,029,060		2122		122,909,298		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	3,685					M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):							
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON						
(1) Three months or less	A564	733,530					M.2.a.1
(2) Over three months through 12 months	A565	753,458					M.2.a.2
(3) Over one year through three years	A566	2,279,561					M.2.a.3
(4) Over three years through five years	A567	1,974,718					M.2.a.4
(5) Over five years through 15 years	A568	4,167,038					M.2.a.5
(6) Over 15 years	A569	5,764,171					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	50,446,212					M.2.b.1
(2) Over three months through 12 months	A571	6,445,398					M.2.b.2
(3) Over one year through three years	A572	17,680,616					M.2.b.3
(4) Over three years through five years	A573	19,476,927					M.2.b.4
(5) Over five years through 15 years	A574	10,288,373					M.2.b.5
(6) Over 15 years	A575	2,317,370					M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	33,003,380					M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	2,635,205					M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON						
	5370	4,800,024					M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD						
	B837	0					M.5
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.							
6) Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	250,386					M.6

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

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
ASSETS				
1. U.S. Treasury securities in domestic offices	3531		0	1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532		0	2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533		0	3
4. Mortgage-backed securities (MBS) in domestic offices:				
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534		0	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		0	4.b
c. All other mortgage-backed securities	3536		0	4.c
5. Other debt securities in domestic offices	3537		0	5
6. - 8. Not applicable				
9. Other trading assets in domestic offices	3541		0	9
10. Trading assets in foreign offices	RCFN			
	3542		0	10
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:	RCON			
a. In domestic offices	3543		180,195	11.a
	RCFN			
b. In foreign offices	3543		0	11.b
	RCFD			
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545		180,195	12
LIABILITIES				
13. Liability for short positions	RCFD			
	3546		0	13
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts				
	3547		145,128	14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		145,128	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)	8549		13,956	197					8550		85,392	888	1
2. U.S. Government	2202		71,651						2520		218,345		2
3. States and political subdivisions in the U.S.	2203		977,088						2530		8,400,176		3
4. Commercial banks and other depository institutions in the U.S.	8551		2,399,865						8552		24,392		4
5. Banks in foreign countries	2213		29,418						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		17,434,219		2210		14,840,097		2385		94,035,801		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		3,631,835						M.1.a
b. Total brokered deposits	2365		88,119						M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):									
(1) Issued in denominations of less than \$100,000	2343		0						M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344		5,793						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		75,000						M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590		N/A						M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C, above):									
a. Savings deposits:									
(1) Money market deposit accounts (MMDAs)	6810		66,524,191						M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		5,841,755						M.2.a.2
b. Total time deposits of less than \$100,000	6648		12,594,270						M.2.b
c. Total time deposits of \$100,000 or more	2604		9,075,584						M.2.c

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)					
(1) Three months or less	A579	2,410,684			M.3.a.1
(2) Over three months through 12 months	A580	4,354,216			M.3.a.2
(3) Over one year through three years	A581	4,571,393			M.3.a.3
(4) Over three years	A582	1,257,977			M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above)(3)	A241	6,764,899			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	3,963,095			M.4.a.1
(2) Over three months through 12 months	A585	3,458,172			M.4.a.2
(3) Over one year through three years	A586	1,213,329			M.4.a.3
(4) Over three years	A587	440,988			M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above)(3)	A242	7,421,267			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)

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553	4,895,349			1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	5,881,980			2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	0			3
4. Foreign governments and official institutions (including foreign central banks)	2650	0			4
5. U.S. Government and states and political subdivisions in the U.S.	B555	0			5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200	10,777,329			6

Memorandum

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	A245	10,777,329			M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		710,445		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		103,690		3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752		840,142		4
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		7,770,884		5
	TEXT							
	a. Prepaid Expenses	2166	0					5.a
	b. Cash surrender value of life insurance	C009	0					5.b
	c. Repossessed personal property (including vehicles)	1578	0					5.c
	d. Derivatives with a positive fair value held for purposes other than trading	C010	0					5.d
	e. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					5.e
f.	3549	3549	N/A					5.f
g.	3550 Accounts Receivable	3550	2,160,546					5.g
h.	3551	3551	N/A					5.h
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160		9,425,161		6

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCFN	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices(5)			3645		138,261		1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		1,744,147		1.b
2.	Net deferred tax liabilities (2)			3049		2,341,129		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		180,197		3
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		1,656,332		4
	TEXT							
	a. Accounts Payable	3066	637,412					4.a
	b. Deferred compensation liabilities	C011	0					4.b
	c. Dividends declared but not yet payable	2932	0					4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
e.	3552	3552	N/A					4.e
f.	3553	3553	N/A					4.f
g.	3554	3554	N/A					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		6,060,066		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	Mill	
1. Customers' liability to this bank on acceptances outstanding	2155	127,678		1
2. Bank's liability on acceptances executed and outstanding	2920	127,678		2
3. Securities purchased under agreements to resell	B989	0		3
4. Securities sold under agreements to repurchase	B995	3,968,574		4
5. Other borrowed money	3190	30,197,901		5
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163	N/A		6
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941	10,745,131		7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192	192,166,621		8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129	160,780,391		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	Mill	Thou	
10. U.S. Treasury securities	1039	4,510			10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041	1,538,845			11
12. Securities issued by states and political subdivisions in the U.S.	1042	355,585			12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043	23,321,099			13.a.1
(2) Other pass-through securities	1044	11,722			13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209	10,111,530			13.b.1
(2) All other mortgage-backed securities	1280	3,308,959			13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281	674,618			14
15. Foreign debt securities (include foreign asset-backed securities)	1282	25,341			15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510	144,804			16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374	39,497,013			17
18. Equity securities that do not have readily determinable fair values	1752	840,142			18

Schedule RC-I—Selected Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands		
		RCFD	Bil Mil Thou	
ASSETS				
1.	Interest-bearing balances due from depository institutions	3381	9,561	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	3,028,743	2
3.	Mortgage-backed securities (2)	B559	38,020,951	3
4.	All other securities (2, 3)(includes securities issued by states and political subdivisions in the U.S.)	B560	1,120,259	4
5.	Federal funds sold and securities purchased under agreements to resell	3365	2,744,803	5
6.	Loans:			
	a. Loans in domestic offices:	RCON		
	(1) Total loans	3360	109,304,430	6.a.1
	(2) Loans secured by real estate	3385	55,805,584	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers	3386	1,187,591	6.a.3
	(4) Commercial and industrial loans	3387	28,196,479	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards	B561	5,799,267	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	14,215,860	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	102,210	6.b
		RCFD		
7.	Trading assets	3401	162,888	7
8.	Lease financing receivables (net of unearned income)	3484	11,701,308	8
9.	Total assets(4)	3368	178,624,565	9
LIABILITIES				
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON		
		3485	2,228,603	10
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs)	B563	73,929,958	11.a
	b. Time deposits of \$100,000 or more	A514	8,982,729	11.b
	c. Time deposits of less than \$100,000	A529	12,869,351	11.c
		RCFN		
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404	10,658,265	12
		RCFD		
13.	Federal funds purchased and securities sold under agreements to repurchase	3353	10,638,847	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	26,749,439	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	10,382,177			1.a
b.	Credit card lines		3815	30,028,796			1.b
c.	(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate		3816	5,209,874			1.c.1
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate		6550	2,088,976			1.c.2
d.	Securities underwriting		3817	0			1.d
e.	Other unused commitments		3818	50,292,073			1.e
2. Financial standby letters of credit and foreign office guarantees							
a.	Amount of financial standby letters of credit conveyed to others	3820	1,339,099				2
3. Performance standby letters of credit and foreign office guarantees							
a.	Amount of performance standby letters of credit conveyed to others	3822	31,480				2.a
4. Commercial and similar letters of credit							
		3411	407,700				3
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank							
		3428	1,434				3.a
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)							
		3433	11,138,230				4
7. Credit derivatives :							
a.	Notional amount of credit derivatives on which the reporting bank is the guarantor		A534	72,376			5
	(1) Gross positive fair value	C219	0				6
	(2) Gross negative fair value	C220	38				7.a
b.	Notional amount of credit derivatives on which the reporting bank is the beneficiary		A535	137,530			7.a.1
	(1) Gross positive fair value	C221	9				7.a.2
	(2) Gross negative fair value	C222	0				7.b
8. Spot foreign exchange contracts							
		8765	322,066				7.b.1
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				7.b.2
	TEXT						8
a.	Securities borrowed	3432	0				9
b.	Commitments to purchase when-issued securities	3434	0				9.a
c.	3555	3555	N/A				9.b
d.	3556	3556	N/A				9.c
e.	3557	3557	N/A				9.d
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")							
		5591	0				9.e
	TEXT						10
a.	Commitments to sell when-issued securities	3435	0				10.a
b.	5592	5592	N/A				10.b
c.	5593	5593	N/A				10.c
d.	5594	5594	N/A				10.d
e.	5595	5595	N/A				10.e
11. Year-to-date merchant credit card sales volume:							
a.	Sales for which the reporting bank is the acquiring bank	C223	68,175,166				11.a
b.	Sales for which the reporting bank is the agent bank with risk	C224	28,091,729				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	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	0				0				0				0				
b. Forward contracts	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	2,660,000				4,164,148				0				0				
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				12.c.1
	0				0				0				0				
(2) Purchased options	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				12.c.2
	0				0				0				0				
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				12.d.1
	2,396,465				2,546				0				0				
(2) Purchased options	RCFD 8719				RCFD 3826				RCFD 8719				RCFD 8720				12.d.2
	882,272				2,546				0				0				
e. Swaps	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	38,153,844				0				35,648				0				
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	14,493,388				3,897,445				0				0				
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				14
	29,599,193				271,795				35,648				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589																14.a
	8,250,000																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				15.a.1
	170,380				58,401				0				0				
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.a.2
	136,969				54,376				0				0				
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.1
	486,593				1,294				1,092				0				
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	63,280				723				0				0				

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Bil	Mill	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				650		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations		6165	Number	0				1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing Assets		3164				864,999		2.a
(1) Estimated fair value of mortgage servicing assets		A590		869,300				2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets		B026				72,942		2.b
c. All other identifiable intangible assets		5507				2,936,680		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		0426				3,874,621		2.d
3. Other real estate owned:								
a. Direct and indirect investments in real estate ventures		5372				0		3.a
b. All other real estate owned:		RCON						
(1) Construction, land development, and other land in domestic offices		5508				2,978		3.b.1
(2) Farmland in domestic offices		5509				889		3.b.2
(3) 1-4 family residential properties in domestic offices		5510				60,591		3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices		5511				30		3.b.4
(5) Nonfarm nonresidential properties in domestic offices		5512				2,288		3.b.5
(6) In foreign offices		RCFN						
		5513				0		3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)		RCFD						
		2150				66,776		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				603,186		4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)		2130				603,186		4.c
5. Other borrowed money:								
a. Federal Home Loan Bank advances:								
(1) With a remaining maturity of one year or less (1)		2651				2,702,014		5.a.1
(2) With a remaining maturity of more than one year through three years		8565				502,383		5.a.2
(3) With a remaining maturity of more than three years		8566				2,752,116		5.a.3
b. Other borrowings:								
(1) With a remaining maturity of one year or less		8571				4,950,284		5.b.1
(2) With a remaining maturity of more than one year through three years		8567				19,225,353		5.b.2
(3) With a remaining maturity of more than three years		8568				199,704		5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)		3190				30,331,854		5.c
6. Does the reporting bank sell private label or third party mutual funds and annuities?								
		B569			YES / NO	YES		6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities								
		B570			RCFD	Bil	Mill	Thou
					52,293,123			7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com								
								8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?								
		4088			YES / NO	YES		9

[1] Includes overnight Federal Home Loan Bank advances.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	2759	56,126	2769	435	3492	35,307			
b. Secured by farmland in domestic offices	3493	1,524	3494	0	3495	18,182			
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	40,680	5399	19,729	5400	5,119			
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C236	99,532	C237	67,500	C229	44,676			
(b) Secured by junior liens	C238	58,019	C239	22,888	C230	6,127			
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	8,899	3500	137	3501	6,584			
e. Secured by nonfarm nonresidential properties in domestic offices	3502	83,617	3503	2,826	3504	140,961			
f. In foreign offices	RCFN B572	0	RCFN B573	0	RCFN B574	0			
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RCFD 5377	900	RCFD 5378	633	RCFD 5379	0			
b. To foreign banks	5380	0	5381	0	5382	0			
3. Loans to finance agricultural production and other loans to farmers	1594	16,120	1597	0	1583	11,304			
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1251	148,631	1252	12,685	1253	332,095			
b. To non-U.S. addressees (domicile)	1254	822	1255	87	1256	0			
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B575	128,758	B576	104,579	B577	0			
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	144,382	B579	38,903	B580	5,663			
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0			
7. All other loans	5459	5,610	5460	150	5461	4,296			
8. Lease financing receivables:									
a. Of U.S. addressees (domicile)	1257	161,842	1258	5,884	1259	91,372			
b. Of non-U.S. addressees (domicile)	1271	16	1272	66	1791	0			
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	946	3506	149	3507	19,214			

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou			
	10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	4,915	5613	0	5614	19,464	10	
a. Guaranteed portion of loans and leases included in item 10 above	5615	3,540	5616	0	5617	14,265	10.a		

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou			
	1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	0	1659	0	1661	66,938	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	3,478	6559	0	6560	5,602	M.2		
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3		
4. Not applicable									
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	0	C241	675	C226	0	M.5		

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

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

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):				
a.	Actual amount of all unposted debits _____ <i>OR</i>	0030	0	1.a
b.	Separate amount of unposted debits:			
(1)	Actual amount of unposted debits to demand deposits _____	0031	N/A	1.b.1
(2)	Actual amount of unposted debits to time and savings deposits (1) _____	0032	N/A	1.b.2
2. Unposted credits (see instructions):				
a.	Actual amount of all unposted credits _____ <i>OR</i>	3510	0	2.a
b.	Separate amount of unposted credits:			
(1)	Actual amount of unposted credits to demand deposits _____	3512	N/A	2.b.1
(2)	Actual amount of unposted credits to time and savings deposits (1) _____	3514	N/A	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____		3520	0	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits) :				
a.	Demand deposits of consolidated subsidiaries _____	2211	669,904	4.a
b.	Time and savings deposits (1) of consolidated subsidiaries _____	2351	0	4.b
c.	Interest accrued and unpaid on deposits of consolidated subsidiaries _____	5514	0	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a.	Demand deposits in insured branches (included in Schedule RC-E, Part II) _____	2229	0	5.a
b.	Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____	2383	0	5.b
c.	Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____	5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a.	Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B) _____	2314	0	6.a
b.	Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B) _____	2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)				
a.	Unamortized premiums _____	5516	7,616	7.a
b.	Unamortized discounts _____	5517	0	7.b
8. To be completed by banks with " Oakar deposits ".				
a.	Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):			
(1)	Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____	A531	0	8.a.1
(2)	Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) _____	A532	0	8.a.2
b.	Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____	A533	0	8.b

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

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):					
a.	Deposit accounts of \$100,000 or less:					
(1)	Amount of deposit accounts of \$100,000 or less			2702	51,776,860	M.1.a 1
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only)	3779	N/A			M.1.a 2
b.	Deposit accounts of more than \$100,000:					
(1)	Amount of deposit accounts of more than \$100,000			2710	59,693,160	M.1.b 1
(2)	Number of deposit accounts of more than \$100,000	2722	127,345			M.1.b 2
2.	Memorandum item 2 is to be completed by all banks. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)			5597	46,905,295	M.2
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
	Text			RCON	FDIC Cert No.	
	A545 N/A			A545	N/A	M.3

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands RCFD Bil | Mil | Thou

	RCFD	Bil Mil Thou	
Tier 1 capital			
1. Total equity capital (from Schedule RC, item 28)	3210	19,627,210	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	(59,722)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	2	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	174,972	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying minority interests in consolidated subsidiaries	B589	1,013,889	6
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	8,959,571	7
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	11,566,276	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	82,629	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	(1,383)	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	11,482,264	11

Tier 2 Capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	4,498,857	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	2,057,709	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	6,556,566	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	6,556,566	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	18,038,830	21

Total assets for leverage ratio			
22. Average total assets (from Schedule RC-K, item 9)	3368	178,624,565	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	8,959,571	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	82,629	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	155,264	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	169,427,101	27

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

Capital Ratios

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

	RCFD	(Column A) Percentage	RCFD	(Column B) Percentage	
31. Tier 1 leverage ratio (2)	7273	N/A	7204	6.78%	31
32. Tier 1 risk-based capital ratio (3)	7274	N/A	7206	6.98%	32
33. Total risk-based capital ratio (4)	7275	N/A	7205	10.97%	33

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC) Bill Mil Thou	(Column B) Items Not Subject to Risk-Weighting Bill Mil Thou	(Column C) (Column D) (Column E) (Column F)			
			Allocation by Risk Weight Category			
			0% Bill Mil Thou	20% Bill Mil Thou	50% Bill Mil Thou	100% Bill 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 6,973,101		RCFD B600 1,461,431	RCFD B601 5,511,670		RCFD B602 0
35. Held-to-maturity securities	RCFD 1754 119,694	RCFD B603 0	RCFD B604 0	RCFD B605 107,972	RCFD B606 11,722	RCFD B607 0
36. Available-for-sale securities	RCFD 1773 39,280,993	RCFD B608 (124,601)	RCFD B609 2,243,254	RCFD B610 36,193,955	RCFD B611 33,334	RCFD B612 935,051
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 2,842,037		RCFD C063 0	RCFD C064 2,842,037		RCFD B520 0
38. Loans and leases held for sale	RCFD 5369 1,366,704	RCFD B517 0	RCFD B618 0	RCFD B619 0	RCFD B620 1,366,704	RCFD B621 0
39. Loans and leases, net of unearned income	RCFD 8528 121,662,356	RCFD B622 0	RCFD B623 1,074,894	RCFD B624 4,789,593	RCFD B625 11,836,819	RCFD B626 103,961,050
40. LESS: Allowance for loan and lease losses	RCFD 3123 2,028,106	RCFD 3123 2,028,106				
41. Trading assets	RCFD 3545 180,195	RCFD B627 180,195	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0
42. All other assets (1)	RCFD B639 22,056,429	RCFD B640 9,747,942	RCFD B641 483,973	RCFD B642 3,208,448	RCFD B643 21,902	RCFD 5339 8,594,164
43. Total assets (sum of items 34 through 42)	RCFD 2170 192,453,403	RCFD B644 7,775,430	5,263,552	52,653,675	13,270,481	113,490,265

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (\$)	(Column C) Allocation by Risk Weight Category			(Column E) (Column F)
				0%	20%	50%	
Dollar amounts in thousands	Bill Mil Thou		Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B583	
44. Financial standby letters of credit	11,298,894	1.00	11,298,894	0	1,339,099	0	
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B654	
	368,540	.50	184,270	0	15,740	0	
46. Commercial and similar letters of credit	RCFD 3411	.20	RCFD B655	RCFD B656	RCFD B657	RCFD B659	
	407,700		81,540	0	4,958	0	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662	RCFD B663	
	3,878	1.00	3,878	0	0	3,878	
48. Securities lent	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B668	
	11,138,230	1.00	11,138,230	11,138,230	0	0	
49. Retained recourse on small business obligations sold with recourse	RCFD A250	1.00	RCFD B669	RCFD B670	RCFD B671	RCFD B673	
	1,853		1,853	0	0	1,853	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	* Below	RCFD B542	RCFD B677	RCFD B678	RCFD B680	
	63,138	12.500	789,225	0	0	789,225	
51. All other financial assets sold with recourse	RCFD B675	1.00	RCFD B676	RCFD B683	RCFD B684	RCFD B686	
	1,808,591		1,808,591	0	1,808,591	0	
52. All other off-balance sheet liabilities	RCFD B681	1.00	RCFD B682	RCFD B688	RCFD B689	RCFD B691	
	22,606		22,606	0	5,445	17,161	
53. Unused commitments with an original maturity exceeding one year	RCFD 3833	.50	RCFD B687	RCFD B688	RCFD B689	RCFD B691	
	45,136,826		22,568,413	0	1,230,498	28,357	
54. Derivative contracts			RCFD A167	RCFD B693	RCFD B694	RCFD B695	
			836,833	176,670	451,378	208,785	

(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

(Column C)	(Column D)	(Column E)	(Column F)
Allocation by Risk Weight Category			
0%	20%	50%	100%
Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
RCFD B696	RCFD B697	RCFD B698	RCFD B699
16,578,452	55,695,348	15,321,659	145,816,847
* 0%	* 20%	* 50%	* 100%
RCFD B700	RCFD B701	RCFD B702	RCFD B703
0	11,139,070	7,660,830	145,816,847
			RCFD 1651
			0
			RCFD B704
			164,616,747
			RCFD A222
			150,594
			RCFD 3128
			0
			RCFD A223
			164,466,153

Dollar Amounts in Thousands

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	Dollar Amounts in Thousands	
	RCFD	Bill Mil Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	586,076

M.1

	With a remaining maturity of				
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years	(Column C) Over five years	
RCFD	Tril Bill Mil Thou	RCFD	Tril Bill Mil Thou	RCFD	Tril Bill Mil Thou
2. National principal amounts of derivative contracts: (1)					
a. Interest rate contracts	8,349,462	8766	27,187,923	8767	6,158,730
b. Foreign exchange contracts	3,379,416	8769	219,396	8770	0
c. Gold contracts	0	8772	0	8773	0
d. Other precious metals contracts	0	8775	0	8776	0
e. Other commodity contracts	0	8778	0	8779	0
f. Equity derivative contracts	0	A001	35,648	A002	0

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

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

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

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
	0	0	0	0	0	395,624	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718
b. Subordinated securities and other residual interests	RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399
c. Standby letters of credit and other enhancements	RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406
	0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
a. 30-89 days past due	0	0	0	0	0	8,028	0
b. 90 days or more past due	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746
	0	0	0	0	0	4,054	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
	0	0	0	0	0	25,395	0
b. Recoveries	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
	0	0	0	0	0	2,502	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 Bill Mil Thou	(Column B) Home Equity Lines Bill Mil Thou	(Column C) Credit Card Receivables Bill Mil Thou	(Column D) Auto Loans Bill Mil Thou	(Column E) Other Consumer Loans Bill Mil Thou	(Column F) Commercial and Industrial Loans Bill Mil Thou	(Column G) All Other Loans and All Leases Bill Mil Thou
6. Amount of ownership (or seller's) interest carried as:							
a. Securities (Included in RC-B or RC, Item 5)							
b. Loans (Included in Schedule RC-C)							
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due							
b. 90 days or more past due							
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs							
b. Recoveries							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures							

6.a

6.b

7.a

7.b

8.a

8.b

9

10

Schedule RC-S—Continued

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans Bill Mil Thou	(Column B) Home Equity Lines Bill Mil Thou	(Column C) Credit Card Receivables Bill Mil Thou	(Column D) Auto Loans Bill Mil Thou	(Column E) Other Consumer Loans Bill Mil Thou	(Column F) Commercial and Industrial Loans Bill Mil Thou	(Column G) All Other Loans and All Leases 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 1,808,591	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 1,808,591	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

11

12

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bill Mil Thou
1. Small Business obligations transferred with recourse under Section 208 of the Real Estate Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	339,142
b. Amount of retained recourse on these obligations as of the report date	A250	1,853
2. Outstanding principal balance of assets serviced for others:		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	1,808,591
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	61,399,804
c. Other financial assets (1)	A591	0
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	29,678
(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	6,126,274
(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.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public.

BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; I.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

X = NO COMMENT Y = COMMENT Y (RCN 6979)

BANK MANAGEMENT STATEMENT (please type or print clearly):

TEXT

6980	In accordance with a ruling by the Office of the Comptroller of the Currency, the bank is not required to deduct its investment in:
	U.S. Bank Trust N.A. South Dakota and U.S. Bank Trust N.A. Delaware Consolidated Trust Subsidiaries, from Total Capital.
	Total Capital as disclosed on schedule RC-R is in conformance with this treatment.

NAME AND ADDRESS OF BANK

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

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

SPECIAL REPORT
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE	FDIC Certificate Number
09/30/2004	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.

a. Number of loans made to executive officers since the previous Call Report date	RCFD				
	3561			6	a
b. Total dollar amount of above loans (in thousands of dollars)	RCFD			232	b
	3562				
c. Range of interest charged on above loans (example: 9-3/4% = 9.75)	RCFD	From	RCFD	To	c
	7701	4.75%	7702	19.00%	

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)

Maggie Simky - Regulatory Reporting Manager

10/29/04