

**Federal Financial Institutions Examination Council**

Please refer to page i,

**1**Table of Contents, for  
the required disclosure  
of estimated burden.**Consolidated Reports of Condition and Income for  
A Bank With Domestic and Foreign Offices—FFIEC 031****Report at the close of Business September 30, 2005**(20050930)

(RCON 9999)

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

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

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

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

**I, Maggie Smiley, Regulatory Reporting Manager**

Name and Title of Officer Authorized to Sign Report

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

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

Signature of Officer Authorized to Sign Report

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

**Submission of Reports**

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

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

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

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

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

FDIC Certificate Number:

06548

(RSSD 9050)

**U.S. Bank National Association**

Legal Title of Bank (RSSD 9017)

**Cincinnati**

City (RSSD 9130)

**OH**

State Abbrev. (RSSD 9200)

**45202**

Zip Code (RSSD 9220)

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

## Table of Contents

<b>Signature Page</b>	Cover
<b>Contact Information</b>	ii, iii
<b>Report of Income</b>	
Schedule RI - Income Statement	RI-1, 2, 3
Schedule RI-A - Changes in Equity Capital	RI-4
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	RI-4, 5, 6
Schedule RI-D - Income from International Operations	RI-6
Schedule RI-E - Explanations	RI-7, 8

## Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 41.1 hours per respondent and is estimated to vary from 15 to 600 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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

## Report of Condition

Schedule RC - Balance Sheet	RC-1, 2
Schedule RC-A - Cash and Balances Due From Depository Institutions	RC-3
Schedule RC-B - Securities	RC-3, 4, 5
Schedule RC-C - Loans and Lease Financing Receivables: Part I. Loans and Leases	RC-6, 7
Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and December reports)	RC-7a, 7b
Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks)	RC-8
Schedule RC-E - Deposit Liabilities	RC-9, 10
Schedule RC-F - Other Assets	RC-11
Schedule RC-G - Other Liabilities	RC-11
Schedule RC-H - Selected Balance Sheet Items for Domestic Offices	RC-12
Schedule RC-I - Assets and Liabilities of IBFs	RC-12
Schedule RC-K - Quarterly Averages	RC-13
Schedule RC-L - Derivatives and Off-Balance Sheet Items	RC-14, 15
Schedule RC-M - Memoranda	RC-16
Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets	RC-17, 18
Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments	RC-19, 20
Schedule RC-R - Regulatory Capital	RC-21,22, 23,24
Schedule RC-S - Servicing, Securitization, and Asset Sales Activities	RC-25,26,27
Schedule RC-T - Fiduciary and Related Services	RC-28, 29, 30
Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income	RC-31

Special Report (to be completed by all banks)

## Cincinnati

City

OH 45202

State

Zip Code

FDIC Certificate Number: 06548

5

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

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bill   Mil   Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate	4011	2,722,050	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	55,026	1.a.1.b
(c) Commercial and industrial loans	4012	1,289,690	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	536,571	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	709,476	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	127	1.a.1.e
(f) All other loans in domestic offices	B487	164,392	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	2,052	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	5,479,384	1.a.3
b. Income from lease financing receivables	4065	570,688	1.b
c. Interest income on balances due from depository institutions: (1)	4115	224	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	9,601	1.d.1
(2) Mortgage-backed securities	B489	1,405,039	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	33,054	1.d.3
e. Interest income from trading assets	4069	7,432	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	68,648	1.f
g. Other interest income	4518	70,404	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	7,644,474	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	24,132	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	331,333	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	310,142	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	280,837	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	263,628	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	335,798	2.b
c. Interest on trading liabilities and other borrowed money	4185	619,903	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	Mill		Thou
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures		4200		181,510	2.d	
e. Total interest expense (sum of items 2.a through 2.d)		4073		2,347,283	2.e	
3. Net interest income (item 1.h minus 2.e)				4074	5,297,191	3
4. Provision for loan and lease losses				4230	434,581	4
5. Noninterest income:						
a. Income from fiduciary activities (1)		4070		546,527	5.a	
b. Service charges on deposit accounts in domestic offices		4080		1,017,071	5.b	
c. Trading revenue (2)		A220		41,865	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions		B490		202,161	5.d	
e. Venture capital revenue		B491		0	5.e	
f. Net servicing fees		B492		224,382	5.f	
g. Net securitization income		B493		13,007	5.g	
h. (1) Underwriting income from insurance and reinsurance activities		C386		18,050	5.h.(1)	
(2) Income from other insurance activities		C387		1,054	5.h.(2)	
i. Net gains (losses) on sales of loans and leases		5416		116,549	5.i	
j. Net gains (losses) on sales of other real estate owned		5415		5,545	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)		B496		12,095	5.k	
l. Other noninterest income*		B497		1,996,617	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)				4079	4,194,923	5.m
6. a. Realized gains (losses) on held-to-maturity securities				3521	0	6.a
b. Realized gains (losses) on available-for-sale securities				3196	(68,459)	6.b
7. Noninterest expense:						
a. Salaries and employee benefits		4135		1,982,436	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		4217		469,988	7.b	
c. (1) Goodwill impairment losses		C216		0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets		C232		443,752	7.c.2	
d. Other noninterest expense *		4092		1,394,342	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	4,290,518	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	4,698,556	8
9. Applicable income taxes (on item 8)				4302	1,535,716	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	3,162,840	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	3,162,840	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		12,163		M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		202,161		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		47,873		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		9,245		M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150		46,950	Number	M.5
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106		0	CCYY/MM/DD	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) <b>(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.):</b>					
a. Interest rate exposures _____	8757		20,158		M.8.a
b. Foreign exchange exposures _____	8758		21,707		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:					
a. Net increase (decrease) to interest income _____	8761		108,329		M.9.a
b. Net (increase) decrease to interest expense _____	8762		133,183		M.9.b
c. Other (noninterest) allocations _____	8763		5,603		M.9.c
10. Credit losses on derivatives (see instructions) _____	A251		0		M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	RIAD A530		YES / NO NO		M.11

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

### Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)					3217		18,865,313		1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*					B507		0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)					B508		18,865,313		3
4. Net income (loss) (must equal Schedule RI, item 12)					4340		3,162,840		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)					B509		0		5
6. Treasury stock transactions, net					B510		0		6
7. Changes incident to business combinations, net					4356		11,752		7
8. LESS: Cash dividends declared on preferred stock					4470		0		8
9. LESS: Cash dividends declared on common stock					4460		2,210,000		9
10. Other comprehensive income (1)					B511		(185,987)		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		19,643,918		12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582		2,436		3583		5,482		1.a
b. Secured by farmland in domestic offices	3584		468		3585		74		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		22,678		5412		4,352		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		26,594		C217		1,141		1.c.2.a
(b) Secured by junior liens	C235		33,796		C218		6,996		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		690		3589		160		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		13,243		3591		7,868		1.e
f. In foreign offices	B512		0		B513		0		1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653		0		4663		84		2.a
b. To foreign banks	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers	4655		1,914		4665		788		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		90,505		4617		73,891		4.a
b. To non-U.S. addressees (domicile)	4646		26		4618		31		4.b

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

## Schedule RI-B—Continued

### Part I. Continued

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			207,405	B515			23,915	5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516			152,422	B517			38,410	5.b
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			3,403	4628			2,175	7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658			89,951	4668			36,652	8.a
b. To non-U.S. addressees (domicile)	4659			0	4669			0	8.b
9. Total (sum of items 1 through 8)	4635			645,531	4605			202,019	9

### Memoranda

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409			894	5410			76	M.1
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above):	4652			0	4662			0	M.2
3. Not Applicable									
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not in charge-offs against the allowance for loan and lease losses)	C388							57,893	M.4

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

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

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou		
1. Balance most recently reported for the December 31, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	1,926,043				1
2. Recoveries (must equal part I, item 9, column B above)	4605	202,019				2
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)	C079	641,152				3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	4,379				4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	434,581				5
6. Adjustments * (see instructions for this schedule)	C233	(13,569)				6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	1,903,543				7

\* Describe on Schedule RI-E—Explanations.

**Memoranda**

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

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

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

	Dollar Amounts in Thousands		RIAD	Year-to-Date		
				Bil	Mil	
1. Interest income and expense attributable to international operations:						
a. Gross interest income	B523	0				1.a
b. Gross interest expense	B524	0				1.b
2. Net interest income attributable to international operations (item 1.a minus 1.b)	B525	0				2
3. Noninterest income and expense attributable to international operations:						
a. Noninterest income attributable to international operations	4097	0				3.a
b. Provision for loan and lease losses attributable to international operations	4235	0				3.b
c. Other noninterest expense attributable to international operations	4239	0				3.c
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c)	4843	0				3.d
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d)	4844	0				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	0				5
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5)	4846	0				6
7. Income taxes attributable to income from international operations as estimated in item 6	4797	0				7
8. Estimated net income attributable to international operations (item 6 minus 7)	4341	0				8

## Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil   Mil   Thou			
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts that exceed 1% of the sum of						
Schedule RI, items 1.h and 5.m:						
<b>TEXT</b>						
a.	Income and fees from the printing and sale of checks	C013	0			1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014	0			1.b
c.	Income and fees from automated teller machines (ATMs)	C016	167,844			1.c
d.	Rent and other income from other real estate owned	4042	0			1.d
e.	Safe deposit box rent	C015	0			1.e
f.	4461 Merchant Processing Services	4461	576,335			1.f
g.	4462 Credit and Debit Card Revenue	4462	468,447			1.g
h.	4463 Corporate Payment Products Revenue	4463	175,042			1.h
2. Other noninterest expense (from Schedule RI, item 7.d):						
Itemize and describe amounts that exceed 1% of the sum of						
of Schedule RI, items 1.h and 5.m:						
<b>TEXT</b>						
a.	Data processing expenses	C017	0			2.a
b.	Advertising and marketing expenses	497	0			2.b
c.	Directors' fees	4136	0			2.c
d.	Printing, stationery, and supplies	C018	0			2.d
e.	Postage	8403	129,681			2.e
f.	Legal fees and expenses	4141	0			2.f
g.	FDIC deposit insurance assessments	4146	0			2.g
h.	4464	4464	0			2.h
i.	4467	4467	0			2.i
j.	4468	4468	0			2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
<b>TEXT</b>						
a.(1)	4469		4469	0		3.a.1
	(2) Applicable income tax effect	4486	0			3.a.2
b.(1)	4487		4487	0		3.b.1
	(2) Applicable income tax effect	4488	0			3.b.2
c.(1)	4489		4489	0		3.c.1
	(2) Applicable income tax effect	4491	0			3.c.2



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

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
<b>ASSETS</b>								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin (1)				0081		6,910,161		1.a
b. Interest-bearing balances (2)				0071		3,300		1.b
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754		113,926		2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773		41,191,702		2.b
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices				RCON				
				B987		3,295,308		3.a
b. Securities purchased under agreements to resell (3)				RCFD				
				B989		5,500		3.b
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale				5369		1,689,925		4.a
b. Loans and leases, net of unearned income		B528	133,011,558					4.b
c. LESS: Allowance for loan and lease losses		3123	1,903,543					4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529		131,108,015		4.d
5. Trading assets (from Schedule RC-D)				3545		301,350		5
6. Premises and fixed assets (including capitalized leases)				2145		1,767,618		6
7. Other real estate owned (from Schedule RC-M)				2150		65,442		7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				2130		53,838		8
9. Customers' liability to this bank on acceptances outstanding				2155		85,177		9
10. Intangible assets:								
a. Goodwill				3163		6,362,213		10.a
b. Other intangible assets (from Schedule RC-M)				426		4,004,108		10.b
11. Other assets (from Schedule RC-F)				2160		9,709,739		11
12. Total assets (sum of items 1 through 11)				2170		206,667,322		12

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

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

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

Schedule RC—Continued

			Dollar Amounts in Thousands		Bil   Mil   Thou
<b>LIABILITIES</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			RCN		
			2200	116,624,831	13.a
(1) Noninterest-bearing	6631	31,924,699			13.a.1
(2) Interest-bearing	6636	84,700,132			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN		
			2200	13,712,592	13.b
(1) Noninterest-bearing	6631	0			13.b.1
(2) Interest-bearing	6636	13,712,592			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:			RCN		
a. Federal funds purchased in domestic offices (2)			B993	3,146,570	14.a
			RCFD		
b. Securities sold under agreements to repurchase (3)			B995	14,111,392	14.b
15. Trading liabilities (from Schedule RC-D)			3548	176,079	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	25,506,397	16
17. Not applicable					
18. Bank's liability on acceptances executed and outstanding			2920	85,177	18
19. Subordinated notes and debentures(4)			3200	6,661,982	19
20. Other liabilities (from Schedule RC-G)			2930	5,968,944	20
21. Total liabilities (sum of items 13 through 20)			2948	185,993,964	21
22. Minority interest in consolidated subsidiaries			3000	1,029,440	22
<b>EQUITY CAPITAL</b>					
23. Perpetual preferred stock and related surplus			3838	0	23
24. Common stock			3230	18,200	24
25. Surplus (exclude all surplus related to preferred stock)			3839	11,804,040	25
26. a. Retained earnings			3632	8,028,996	26.a
b. Accumulated other comprehensive income (5)			B530	(207,318)	26.b
27. Other equity capital components (6)			A130	0	27
28. Total equity capital (sum of items 23 through 27)			3210	19,643,918	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)			3300	206,667,322	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 2004

RCFD	Number
6724	N/A

M. 1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	6,473,746					1
a. Cash items in process of collection and unposted debits _____				0020	5,304,305		1.a
b. Currency and coin _____				0080	1,169,440		1.b
2. Balance due from depository institutions in the U.S. _____				0082	124,655		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	128,095					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	43,373		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	98,150					3.b
4. Balances due from Federal Reserve Banks _____	0090	213,470		0090	213,470		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	6,913,461		0010	6,855,243		5

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
1. U.S. Treasury securities _____	0211	0	0213	0	1286	117,845	1287	117,629	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	74,083	1293	75,626	2.a
b. Issued by U.S. Government sponsored agencies (2) _____	1294	0	1295	0	1297	329,976	1298	326,928	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	88,497	8497	92,927	8498	395,497	8499	395,127	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	776,468	1702	771,702	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	25,238,440	1707	24,857,466	4.a.2
(3) Other pass-through securities	1709	8,864	1710	8,864	1711	0	1713	0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0	1715	0	1716	9,071,198	1717	9,123,495	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	832	1732	830	4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	4,632,743	1736	4,575,240	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	19,777	B845	19,776	5.b
c. Automobile loans	B846	0	B847	0	B848	0	B849	0	5.c
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	5.d
e. Commercial and industrial loans	B854	0	B855	0	B856	0	B857	0	5.e
f. Other	B858	0	B859	0	B860	0	B861	0	5.f
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	688,948	1741	694,593	6.a
b. Foreign debt securities	1742	16,565	1743	16,565	1744	28,901	1746	28,900	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	204,391	A511	204,390	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	113,926	1771	118,356	1772	41,579,099	1773	41,191,702	8

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

**Schedule RC-B—Continued**

**Memoranda**

Dollar Amounts in Thousands

	RCFD	Bil   Mil   Thou	
1. Pledged securities (1) _____	0416	39,143,547	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	1,061,607	M.2.a.1
(2) Over three months through 12 months _____	A550	123,808	M.2.a.2
(3) Over one year through three years _____	A551	164,693	M.2.a.3
(4) Over three years through five years _____	A552	48,351	M.2.a.4
(5) Over five years through 15 years _____	A553	203,155	M.2.a.5
(6) Over 15 years _____	A554	162,027	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	647,673	M.2.b.1
(2) Over three months through 12 months _____	A556	11,122	M.2.b.2
(3) Over one year through three years _____	A557	630,458	M.2.b.3
(4) Over three years through five years _____	A558	2,221,614	M.2.b.4
(5) Over five years through 15 years _____	A559	10,830,797	M.2.b.5
(6) Over 15 years _____	A560	11,296,368	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less _____	A561	5,427,987	M.2.c.1
(2) Over three years _____	A562	8,271,578	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	87,184	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	324,963	M.4.a
b. Fair value _____	8783	321,981	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	62,445,516							1
a. Construction, land development, and other land loans					1415	8,052,382			1.a
b. Secured by farmland (including farm residential and other improvements)					1420	889,547			1.b
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797	11,087,130			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367	20,647,393			1.c.2.a
(b) Secured by junior liens					5368	3,243,719			1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460	2,105,442			1.d
e. Secured by nonfarm nonresidential properties					1480	16,419,903			1.e
2. Loans to depository institutions and acceptances of other banks:					B531	215,640			2.a
a. To commercial banks in the U.S.									2.a.1
(1) To U.S. branches and agencies of foreign banks	B532	0							2.a.1
(2) To other commercial banks in the U.S.	B533	215,640							2.a.2
b. To other depository institutions in the U.S.	B534	223,204			B534	223,204			2.b
c. To banks in foreign countries					B535	102,580			2.c
(1) To foreign branches of other U.S. banks	B536	0							2.c.1
(2) To other banks in foreign countries	B537	102,580							2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,145,939			1590	1,145,939			3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763	29,269,696			1763	29,253,731			4.a
b. To non-U.S. addressees (domicile)	1764	362,972			1764	196,070			4.b
5. Not applicable.									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	B538	6,334,529			B538	6,334,529			6.a
b. Other revolving credit plans	B539	2,449,844			B539	2,449,844			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	13,351,610			2011	13,351,610			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	2,455,847			2107	2,455,847			8
9. Other loans	1563	3,958,194							9
a. Loans for purchasing or carrying securities (secured and unsecured)					1545	683,341			9.a
b. All other loans (exclude consumer loans)					1564	3,274,852			9.b
10. Lease financing receivables (net of unearned income)					2165	12,385,912			10
a. Of U.S. addressees (domicile)	2182	12,385,883							10.a
b. Of non-U.S. addressees (domicile)	2183	29							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	134,701,483			2122	134,518,615			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	968					M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):							
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCFN						
(1) Three months or less	A564	768,015					M.2.a.1
(2) Over three months through 12 months	A565	1,380,017					M.2.a.2
(3) Over one year through three years	A566	3,898,963					M.2.a.3
(4) Over three years through five years	A567	3,299,292					M.2.a.4
(5) Over five years through 15 years	A568	4,229,979					M.2.a.5
(6) Over 15 years	A569	7,028,197					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	53,801,282					M.2.b.1
(2) Over three months through 12 months	A571	6,636,916					M.2.b.2
(3) Over one year through three years	A572	19,692,424					M.2.b.3
(4) Over three years through five years	A573	19,645,761					M.2.b.4
(5) Over five years through 15 years	A574	11,648,074					M.2.b.5
(6) Over 15 years	A575	2,157,413					M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	34,087,242					M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	3,351,003					M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCFN						
	5370	8,801,803					M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD						
	B837	0					M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>							
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	285,568					M.6
<b>Memorandum item 7 is to be completed by all banks.</b>							
<b>7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):</b>							
a. Outstanding balance	C779	0					M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	0					M.7.b

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

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

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

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
<b>ASSETS</b>						
1.	U.S. Treasury securities in domestic offices _____	3531			0	1
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities) _____	3532			0	2
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices _____	3533			0	3
4.	Mortgage-backed securities (MBS) in domestic offices:					
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____	3534			0	4.a
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) _____	3535			0	4.b
c.	All other mortgage-backed securities _____	3536			0	4.c
5.	Other debt securities in domestic offices _____	3537		74,883		5
6. - 8.	Not applicable					
9.	Other trading assets in domestic offices _____	3541			13	9
		RCFN				
10.	Trading assets in foreign offices _____	3542			0	10
11.	Derivatives with a positive fair value value:	RCON				
a.	In domestic offices _____	3543		226,454		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			301,350	12
<b>LIABILITIES</b>						
		RCFD				
13.	Liability for short positions _____	3546			0	13
14.	Derivatives with a negative fair value _____	3547		176,079		14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____	3548			176,079	15

### Schedule RC-E—Deposit Liabilities

#### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	B549		14,229,353						B550		89,542,798		1
2. U.S. Government	2202		111,311						2520		244,126		2
3. States and political subdivisions in the U.S.	2203		832,733						2530		9,973,286		3
4. Commercial banks and other depository institutions in the U.S.	B551		1,640,004						B552		15,755		4
5. Banks in foreign countries	2213		35,465						2236		0		5
6. Foreign governments, and official institutions (including foreign central banks)	2216		0						2377		0		6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		16,848,866		2210		14,586,486		2385		99,775,965		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		3,277,645		M.1.a
b. Total brokered deposits					2365		198		M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):									
(1) Issued in denominations of less than \$100,000					2343		0		M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less					2344		0		M.1.c.2
d. Maturity data for brokered deposits:									
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)					A243		0		M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)					A244		0		M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)					5590		N/A		M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C, above):									
a. Savings deposits:									
(1) Money market deposit accounts (MMDAs)					6810		66,077,034		M.2.a.1
(2) Other savings deposits (excludes MMDAs)					0352		5,760,688		M.2.a.2
b. Total time deposits of less than \$100,000					6648		13,127,402		M.2.b
c. Total time deposits of \$100,000 or more					2604		14,810,841		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	2,332,868			M.3.a.1
(2) Over three months through 12 months _____			A580	5,807,828			M.3.a.2
(3) Over one year through three years _____			A581	4,123,607			M.3.a.3
(4) Over three years _____			A582	863,099			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	8,140,696			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	9,251,778			M.4.a.1
(2) Over three months through 12 months _____			A585	3,785,146			M.4.a.2
(3) Over one year through three years _____			A586	1,364,388			M.4.a.3
(4) Over three years _____			A587	409,529			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	13,036,923			M.4.b

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

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

Deposits of:	Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
1. Individuals, partnerships, and corporations (include all certified and official checks) _____			B553	5,634,922			1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____			B554	8,077,670			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	13,712,592			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	13,712,592			M.1

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Accrued interest receivable (1)			B556	810,685	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	46,936	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	877,871	4
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	7,974,247	5
	<b>TEXT</b>					
a.	Prepaid Expenses	2166	0			5.a
b.	Cash surrender value of life insurance	C009	2,893,593			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	0			5.f
g.	3550	3550	0			5.g
h.	3551	3551	0			5.h
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160	9,709,739	6

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1.a.	Interest accrued and unpaid on deposits in domestic offices(5)			3645	228,740	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	1,714,266	1.b
2.	Net deferred tax liabilities (2)			3049	2,398,790	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	197,024	3
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	1,430,124	4
	<b>TEXT</b>					
a.	Accounts Payable	3066	0			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
e.	3552 Low Income Housing Investment Liability	3552	426,376			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	5,968,944	5

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

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

	Domestic Offices		
	RCON	Bil   Mil   Thou	
	Dollar Amounts in Thousands		
1. Customers' liability to this bank on acceptances outstanding _____	2155	77,067	1
2. Bank's liability on acceptances executed and outstanding _____	2920	77,067	2
3. Securities purchased under agreements to resell _____	B989	5,500	3
4. Securities sold under agreements to repurchase _____	B995	14,111,392	4
5. Other borrowed money _____	3190	25,185,243	5
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2163	0	6
<i>OR</i>			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941	13,608,152	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192	206,233,618	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129	171,952,108	9

**In items 10-17 report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.**

	RCON	Bil   Mil   Thou	
10. U.S. Treasury securities _____	1039	117,845	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	1041	404,059	11
12. Securities issued by states and political subdivisions in the U.S. _____	1042	483,994	12
13. Mortgage-backed securities (MBS):			
a. Pass-through securities:			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1043	26,014,908	13.a.1
(2) Other pass-through securities _____	1044	8,864	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1209	9,071,198	13.b.1
(2) All other mortgage-backed securities _____	1280	4,633,575	13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____	1281	708,725	14
15. Foreign debt securities (include foreign asset-backed securities) _____	1282	45,466	15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____	A510	204,391	16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1374	41,693,025	17
18. Equity securities that do not have readily determinable fair values _____	1752	877,871	18

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
<b>ASSETS</b>								
1.	Interest-bearing balances due from depository institutions	3381	4,889					1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	425,786					2
3.	Mortgage-backed securities (2)	B559	39,986,281					3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	1,127,477					4
5.	Federal funds sold and securities purchased under agreements to resell	3365	3,068,818					5
6.	Loans:							
	a. Loans in domestic offices:	RCON						
	(1) Total loans	3360	121,125,355					6.a.1
	(2) Loans secured by real estate	3385	61,845,545					6.a.2
	(3) Loans to finance agricultural production and other loans to farmers	3386	1,156,887					6.a.3
	(4) Commercial and industrial loans	3387	31,660,280					6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:							
	(a) Credit cards	B561	6,286,215					6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	15,547,125					6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN						
		3360	144,058					6.b
		RCFD						
7.	Trading assets	3401	190,376					7
8.	Lease financing receivables (net of unearned income)	3484	12,375,661					8
9.	Total assets(4)	3368	204,034,106					9
<b>LIABILITIES</b>								
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON						
		3485	2,220,544					10
11.	Nontransaction accounts in domestic offices:							
	a. Savings deposits (includes MMDAs)	B563	72,600,403					11.a
	b. Time deposits of \$100,000 or more	A514	15,201,775					11.b
	c. Time deposits of less than \$100,000	A529	13,262,679					11.c
		RCFN						
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404	12,278,177					12
		RCFD						
13.	Federal funds purchased and securities sold under agreements to repurchase	3353	17,280,268					13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	25,250,531					14

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

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

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Unused commitments:								
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines			3814		11,656,548		1.a
b.	Credit card lines			3815		39,437,290		1.b
c.	(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate			3816		6,861,842		1.c.1
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate			6550		3,321,678		1.c.2
d.	Securities underwriting			3817		0		1.d
e.	Other unused commitments			3818		53,309,758		1.e
2. Financial standby letters of credit and foreign office guarantees								
a.	Amount of financial standby letters of credit conveyed to others	3820	1,106,804					2.a
3. Performance standby letters of credit and foreign office guarantees								
a.	Amount of performance standby letters of credit conveyed to others	3822	31,373					3.a
4. Commercial and similar letters of credit								
				3411		283,500		4
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank								
				3428		1,722		5
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)								
				3433		12,623,691		6
7. Credit derivatives :								
a.	Notional amount of credit derivatives on which the reporting bank is the guarantor			A534		168,098		7.a
	(1) Gross positive fair value			C219		0		7.a.1
	(2) Gross negative fair value			C220		60		7.a.2
b.	Notional amount of credit derivatives on which the reporting bank is the beneficiary			A535		108,397		7.b
	(1) Gross positive fair value			C221		183		7.b.1
	(2) Gross negative fair value			C222		0		7.b.2
8. Spot foreign exchange contracts								
				8765		282,521		8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")								
				3430		0		9
<b>TEXT</b>								
a.	Securities borrowed	3432	0					9.a
b.	Commitments to purchase when-issued securities	3434	0					9.b
c.	3555	3555	0					9.c
d.	3556	3556	0					9.d
e.	3557	3557	0					9.e
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")								
				5591		0		10
<b>TEXT</b>								
a.	Commitments to sell when-issued securities	3435	0					10.a
b.	5592	5592	0					10.b
c.	5593	5593	0					10.c
d.	5594	5594	0					10.d
e.	5595	5595	0					10.e
11. Year-to-date merchant credit card sales volume:								
				RCFD	Tril	Bil	Mil	Thou
a.	Sales for which the reporting bank is the acquiring bank			C223		76,315,910		11.a
b.	Sales for which the reporting bank is the agent bank with risk			C224		30,520,310		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				0				0				0				0	12.a
RCFD 8693				0				0				0				0	
b. Forward contracts				3,329,042				4,801,705				0				0	12.b
RCFD 8697				3,329,042				4,801,705				0				0	
c. Exchange-traded option contracts:																	
(1) Written options				0				0				0				0	12.c.1
RCFD 8701				0				0				0				0	
(2) Purchased options				0				0				0				0	12.c.2
RCFD 8705				0				0				0				0	
d. Over-the-counter option contracts:																	
(1) Written options				3,066,694				75,331				0				0	12.d.1
RCFD 8709				3,066,694				75,331				0				0	
(2) Purchased options				1,283,909				75,331				0				0	12.d.2
RCFD 8713				1,283,909				75,331				0				0	
e. Swaps				44,028,994				387,263				36,193				0	12.e
RCFD 3450				44,028,994				387,263				36,193				0	
13. Total gross notional amount of derivative contracts held for trading				20,841,713				4,702,224				0				0	13
RCFD A126				20,841,713				4,702,224				0				0	
14. Total gross notional amount of derivative contracts held for purposes other than trading				30,866,926				637,406				36,193				0	14
RCFD 8725				30,866,926				637,406				36,193				0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate				12,300,000													14.a
RCFD A589				12,300,000													
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value				180,405				81,369				0				0	15.a.1
RCFD 8733				180,405				81,369				0				0	
(2) Gross negative fair value				133,844				76,435				0				0	15.a.2
RCFD 8737				133,844				76,435				0				0	
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value				341,180				18,146				0				0	15.b.1
RCFD 8741				341,180				18,146				0				0	
(2) Gross negative fair value				169,464				426				1,925				0	15.b.2
RCFD 8745				169,464				426				1,925				0	

**Schedule RC-M—Memoranda**

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:							
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____			6164		1,040		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:			3164		1,023,072		2.a
a.	Mortgage servicing Assets _____							2.a.1
	(1) Estimated fair value of mortgage servicing assets _____	A590				1,027,123		2.a.1
b.	Purchased credit card relationships and nonmortgage servicing assets _____			B026		105,747		2.b
c.	All other identifiable intangible assets _____			5507		2,875,289		2.c
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____			0426		4,004,108		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		1,029		3.b.1
	(2) Farmland in domestic offices _____			5509		473		3.b.2
	(3) 1-4 family residential properties in domestic offices _____			5510		59,949		3.b.3
	(4) Multifamily (5 or more) residential properties in domestic offices _____			5511		0		3.b.4
	(5) Nonfarm nonresidential properties in domestic offices _____			5512		3,991		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		65,442		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		53,838		4.b
c.	Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____			2130		53,838		4.c
5.	Other borrowed money:							
a.	Federal Home Loan Bank advances:							
	(1) With a remaining maturity of one year or less (1) _____			2651		31		5.a.1
	(2) With a remaining maturity of more than one year through three years _____			B565		1,899,355		5.a.2
	(3) With a remaining maturity of more than three years _____			B566		2,001,374		5.a.3
b.	Other borrowings:							
	(1) With a remaining maturity of one year or less _____			B571		4,520,038		5.b.1
	(2) With a remaining maturity of more than one year through three years _____			B567		17,074,614		5.b.2
	(3) With a remaining maturity of more than three years _____			B568		10,985		5.b.3
c.	Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) _____			3190		25,506,397		5.c
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____			B569		YES		6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____			RCFD				
				B570		53,297,634		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		9

(1) Includes overnight Federal Home Loan Bank advances.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou			
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	2759	48,678	2769	140	3492	15,787			1.a
b. Secured by farmland in domestic offices	3493	1,244	3494	247	3495	11,804			1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	34,770	5399	14,183	5400	4,091			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C236	345,309	C237	650,559	C229	42,930			1.c.2.a
(b) Secured by junior liens	C238	31,722	C239	12,678	C230	5,613			1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	1,403	3500	25	3501	7,906			1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	64,916	3503	1,207	3504	124,829			1.e
f. In foreign offices	RCFN		RCFN		RCFN				
B572	0	B573	0	B574	0				1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD				
5377	2,263	5378	0	5379	0				2.a
b. To foreign banks	5380	0	5381	1,981	5382	0			2.b
3. Loans to finance agricultural production and other loans to farmers	1594	15,407	1597	354	1583	6,801			3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1251	141,579	1252	11,082	1253	240,279			4.a
b. To non-U.S. addressees (domicile)	1254	2,323	1255	233	1256	0			4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B575	156,651	B576	109,355	B577	0			5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	121,930	B579	36,532	B580	1,764			5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0			6
7. All other loans	5459	6,848	5460	0	5461	17,733			7
8. Lease financing receivables:									
a. Of U.S. addressees (domicile)	1257	117,081	1258	3,583	1259	35,613			8.a
b. Of non-U.S. addressees (domicile)	1271	0	1272	0	1791	0			8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	1,533	3506	0	3507	20,646			9

**Schedule RC-N—Continued**

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou			
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	256,398	5613	591,937	5614	13,573			10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	5,328	5616	50	5617	9,997			10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	237,821	C867	591,494	C868	0			10.b

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou			
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	0	1659	0	1661	39,543			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	3,937	6559	0	6560	6,841			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	213	C226	0			M.5

6. Interest rate, foreign exchange rate, and other commodity and equity contracts:  
Fair value of amounts carried as assets

RCFD	(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more		
	Bil   Mil   Thou	RCFD	Bil   Mil   Thou			
3529	0	3530	0			M.6

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

		Dollar Amounts in Thousands		
		RCON	Bil   Mil   Thou	
1. Unposted debits (see instructions):				
a.	Actual amount of all unposted debits _____ <i>OR</i>	0030	0	1.a
b. Separate amount of unposted debits:				
(1)	Actual amount of unposted debits to demand deposits _____	0031	0	1.b.1
(2)	Actual amount of unposted debits to time and savings deposits (1) _____	0032	0	1.b.2
2. Unposted credits (see instructions):				
a.	Actual amount of all unposted credits _____ <i>OR</i>	3510	0	2.a
b. Separate amount of unposted credits:				
(1)	Actual amount of unposted credits to demand deposits _____	3512	0	2.b.1
(2)	Actual amount of unposted credits to time and savings deposits (1) _____	3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____		3520	0	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions ( not included in total deposits ) :				
a.	Demand deposits of consolidated subsidiaries _____	2211	750,245	4.a
b.	Time and savings deposits (1) of consolidated subsidiaries _____	2351	0	4.b
c.	Interest accrued and unpaid on deposits of consolidated subsidiaries _____	5514	0	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a.	Demand deposits in insured branches (included in Schedule RC-E, Part II) _____	2229	0	5.a
b.	Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____	2383	0	5.b
c.	Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____	5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a.	Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B) _____	2314	0	6.a
b.	Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B) _____	2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)				
a.	Unamortized premiums _____	5516	4,967	7.a
b.	Unamortized discounts _____	5517	0	7.b
<b>8. To be completed by banks with " Oakar deposits ".</b>				
a.	Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):			
(1)	Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____	A531	0	8.a.1
(2)	Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) _____	A532	0	8.a.2
b.	Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____	A533	0	8.b

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

(2) Exclude core deposit intangibles.

**Schedule RC-O—Continued**

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

**Memoranda (to be completed each quarter except as noted)**

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):			
a. Deposit accounts of \$100,000 or less:			
(1) Amount of deposit accounts of \$100,000 or less	2702	51,917,499	M.1.a 1
(2) Number of deposit accounts of \$100,000 or less	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	64,707,332	M.1.b 1
(2) Number of deposit accounts of more than \$100,000	2722	127,781	M.1.b 2
<b>2. Memorandum item 2 is to be completed by all banks.</b>			
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	51,851,196	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ?			
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			
Text	RCON	FDIC Cert No.	
A545	A545	0	M.3

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

### Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands				
	RCFD	Bil   Mil   Thou			
<b>Tier 1 capital</b>					
1. Total equity capital (from Schedule RC, item 28)	3210	19,643,918	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	(240,186)	2		
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	1	3		
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	11,900	4		
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5		
6. Qualifying minority interests in consolidated subsidiaries	B589	1,029,440	6		
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,118,390	7		
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	11,783,253	8		
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	98,660	9.a		
b. LESS: Disallowed deferred tax assets	5610	0	9.b		
10. Other additions to (deductions from) Tier 1 capital	B592	0	10		
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	11,684,593	11		
<b>Tier 2 Capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock	5306	5,785,725	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	2,100,567	14		
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15		
16. Other Tier 2 capital components	B594	0	16		
17. Tier 2 capital (sum of items 12 through 16)	5311	7,886,292	17		
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,886,292	18		
19. Tier 3 capital allocated for market risk	1395	0	19		
20. LESS: Deductions for total risk-based capital	B595	0	20		
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	19,570,885	21		
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9)	3368	204,034,106	22		
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	9,118,390	23		
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	98,660	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	119,111	26		
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	194,697,945	27		
<b>Adjustments for financial subsidiaries</b>					
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		
<b>Capital Ratios</b>					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries)					
	RCFD	(Column A) Percentage	RCFD	(Column B) Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	6.00%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.57%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	11.00%	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) Allocation by Risk Weight Category				(Column F) Bill   Mil   Thou
			0%	20%	50%	100%	
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 6,913,461	RCFD C869 0	RCFD B600 1,382,910	RCFD B601 5,530,551			RCFD B602 0
35. Held-to-maturity securities	RCFD 1754 113,926	RCFD B603 0	RCFD B604 0	RCFD B605 80,777	RCFD B606 16,584	RCFD B607 16,565	
36. Available-for-sale securities	RCFD 1773 41,191,702	RCFD B608 (407,635)	RCFD B609 1,645,228	RCFD B610 38,458,731	RCFD B611 82,328	RCFD B612 1,413,050	
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 3,300,808		RCFD C063 0	RCFD C064 3,300,808		RCFD B520 0	
38. Loans and leases held for sale	RCFD 5369 1,689,925	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 1,689,925	RCFD B621 0	
39. Loans and leases, net of unearned income	RCFD B528 133,011,558	RCFD B622 0	RCFD B623 1,178,739	RCFD B624 5,203,140	RCFD B625 16,026,402	RCFD B626 110,603,277	
40. LESS: Allowance for loan and lease losses	RCFD 3123 1,903,543	RCFD 3123 1,903,543					
41. Trading assets	RCFD 3545 301,350	RCFD B627 226,468	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 74,882	
42. All other assets (1)	RCFD B639 22,048,135	RCFD B640 9,695,939	RCFD B641 518,287	RCFD B642 3,028,461	RCFD B643 26,627	RCFD 5339 8,778,821	
43. Total assets (sum of items 34 through 42)	RCFD 2170 206,667,322	RCFD B644 7,611,229	RCFD 5320 4,725,164	RCFD 5327 55,602,468	RCFD 5334 17,841,866	RCFD 5340 120,886,595	

(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 Bill   Mil   Thou	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1) Bill   Mil   Thou	(Column C) Allocation by Risk Weight Category			(Column E) 50% Bill   Mil   Thou	(Column F) 100% Bill   Mil   Thou
				0% Bill   Mil   Thou	20% Bill   Mil   Thou	50% Bill   Mil   Thou		
Dollar Amounts in Thousands								
<b>Derivatives and Off-Balance Sheet Items</b>								
44. Financial standby letters of credit	RCFD B546 11,218,039	See footnote 2 1.00	RCFD B547 11,218,039	RCFD B581 1,106,804	RCFD B582 0	RCFD B583 0	RCFD B583 10,111,235	44
45. Performance standby letters of credit	RCFD 3821 394,715	.50	RCFD B650 197,358	RCFD B652 15,687	RCFD B653 0	RCFD B654 0	RCFD B654 181,671	45
46. Commercial and similar letters of credit	RCFD 3411 283,500	.20	RCFD B655 56,700	RCFD B657 3,676	RCFD B658 0	RCFD B659 0	RCFD B659 53,024	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 11,549	1.00	RCFD B660 11,549	RCFD B662 0	RCFD B667 0	RCFD B668 0	RCFD B663 11,549	47
48. Securities lent	RCFD 3433 12,623,691	1.00	RCFD B664 12,623,691	RCFD B666 0	RCFD B672 0	RCFD B673 0	RCFD B673 0	48
49. Retained recourse on small business obligations sold with recourse	RCFD A250 1,451	1.00	RCFD B669 1,451	RCFD B671 0	RCFD B672 0	RCFD B673 0	RCFD B673 1,451	49
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 28,202	* Below 12.500	RCFD B542 352,525	RCFD B678 0	RCFD B679 920,996	RCFD B680 0	RCFD B543 352,525	50
51. All other financial assets sold with recourse	RCFD B675 920,996	1.00	RCFD B676 920,996	RCFD B684 0	RCFD B685 1,474	RCFD B686 0	RCFD B686 27,628	51
52. All other off-balance sheet liabilities	RCFD B681 29,102	1.00	RCFD B682 29,102	RCFD B689 5,938,652	RCFD B690 18,260	RCFD B691 24,254,367	RCFD B691 24,254,367	52
53. Unused commitments with an original maturity exceeding one year	RCFD 3833 60,422,557	.50	RCFD B687 30,211,279	RCFD B694 452,292	RCFD B695 174,554	RCFD B695 174,554	RCFD B695 174,554	53
54. Derivative contracts			RCFD A167 679,655					54

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

**Schedule RC-R—Continued**

	Dollar Amounts in Thousands			
	(Column C) Bil   Mil   Thou	(Column D) Bil   Mil   Thou	(Column E) Bil   Mil   Thou	(Column F) Bil   Mil   Thou
<b>Totals</b>				
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	17,401,664	63,119,579	18,957,150	155,880,045
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	0	12,623,916	9,478,575	155,880,045
58. Market risk equivalent assets				RCFD 1651
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704
60. LESS: Excess allowance for loan and lease losses				177,982,536
61. LESS: Allocated transfer risk reserve				RCFD A222
62. Total risk-weighted assets (item 59 minus items 60 and 61)				0
				RCFD 3128
				0
				RCFD A223
				177,982,536

Memoranda	Dollar Amounts in Thousands	
	RCFD	Bil   Mil   Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	426,263

M.1

	With a remaining maturity of			
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years	(Column D) Over five years
2. Notional principal amounts of derivative contracts: (1)	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou
a. Interest rate contracts	3809	15,176,054	8766	24,586,696
b. Foreign exchange contracts	3812	3,960,029	8769	503,723
c. Gold contracts	8771	0	8772	0
d. Other precious metals contracts	8774	0	8775	0
e. Other commodity contracts	8777	0	8778	0
f. Equity derivative contracts	A000	0	A001	36,193

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

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

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

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou
<b>Bank Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 105,120	RCFD B711 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 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 14,200	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 81,857	RCFD C399 0
c. Standby letters of credit and other enhancements	RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
4. Past due loan amounts included in item 1:	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 2,387	RCFD B739 0
a. 30-89 days past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 847	RCFD B746 0
b. 90 days or more past due							
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 6,481	RIAD B753 0
a. Charge-offs	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 732	RIAD B760 0
b. Recoveries							

1

2.a

2.b

2.c

3

4.a

4.b

5.a

5.b

**Schedule RC-S—Continued**

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou	Bl   Mil   Thou
	RCFD B761	RCFD B762			RCFD B763	
	0	0			0	
	RCFD B500	RCFD B501			RCFD B502	
	0	0			197,543	
	RCFD B764	RCFD B765			RCFD B766	
	0	0			0	
	RCFD B767	RCFD B768			RCFD B769	
	0	0			0	
	RIAD B770	RIAD B771			RIAD B772	
	0	0			0	
	RIAD B773	RIAD B774			RIAD B775	
	0	0			0	
RCFD B776	RCFD B777	RCFD B778	RCFD B779	RCFD B780	RCFD B781	RCFD B782
0	0	0	0	0	0	0
RCFD B783	RCFD B784	RCFD B785	RCFD B786	RCFD B787	RCFD B788	RCFD B789
0	0	0	0	0	0	0

Dollar Amounts in Thousands

- 6. Amount of ownership (or seller's) interest carried as:
  - a. Securities (included in RC-B or RC, item 5)
  - b. Loans (included in Schedule RC-C)
- 7. Past due loan amounts included in interests reported in item 6.a:
  - a. 30-89 days past due
  - b. 90 days or more past due
- 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):
  - a. Charge-offs
  - b. Recoveries

**For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions**

- 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements
- 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures

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

**Schedule RC-S—Continued**

Dollar Amounts in Thousands

**Bank Asset Sales**

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

(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
RCFD B790 920,996	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
RCFD B797 920,996	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	Bl   Mil   Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	252,153
b. Amount of retained recourse on these obligations as of the report date	A250	1,451
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	920,996
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	66,244,798
c. Other financial assets (1)	A591	962,717
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	31,285
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	4,355,128
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

M.1.a  
M.1.b  
M.2.a  
M.2.b  
M.2.c

M.3.a.1  
M.3.a.2

M.3.b.1  
M.3.b.2  
M.4

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



**NAME AND ADDRESS OF BANK**

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

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

SPECIAL REPORT  
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE	FDIC Certificate Number
<b>09/30/2005</b>	<b>06548</b>

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

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

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

	RCFD			
a. Number of loans made to executive officers since the previous Call Report date _____	3561		10	a
b. Total dollar amount of above loans (in thousands of dollars) _____	3562		558	b
c. Range of interest charged on above loans _____ (example: 9-3/4% = 9.75) _____	RCFD	From	RCFD	To
	7701	4.75%	7702	16.50%

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT  
*Maggie Smiley - Regulatory Reporting Manager*

DATE (Month, Day, Year)  
*10/28/05*