

Federal Financial Institutions Examination Council

Please refer to page 1,
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the required disclosure
of estimated burden.

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

Report at the close of Business September 30, 2006

(20060930)

(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: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with the Federal regulatory authority instructions.

The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function)

and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

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

I, the undersigned CFO (or equivalent) of the named bank, attest 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 and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

10/30/06

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

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)

FDIC Certificate Number

06548

(RSSD 9050)

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

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The estimated average burden associated with this information collection is 39.1 hours per respondent and is estimated to vary from 16 to 625 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-M - Memoranda _____	RC-16, 16a
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Federal Deposit Insurance Corporation		Special Report (to be completed by all banks)	
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.

Consolidated Report of Income for the period January 1, 2006 – September 30, 2006

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	BII MII Thou	
1. Interest Income:				
a. Interest and fee Income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate	4011		3,282,946	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024		62,628	1.a.1.b
(c) Commercial and Industrial loans	4012		1,565,921	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards	B485		687,388	1.a.1.d.1
(2) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486		855,948	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056		90	1.a.1.e
(f) All other loans in domestic offices	B487		216,794	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059		5,361	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010		6,677,076	1.a.3
b. Income from lease financing receivables	4065		591,024	1.b
c. Interest income on balances due from depository institutions: (1)	4115		139	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		20,926	1.d.1
(2) Mortgage-backed securities	B489		1,355,312	1.d.2
(3) All other securities (Includes securities issued by states and political subdivisions in the U.S.)	4060		108,525	1.d.3
e. Interest income from trading assets	4069		30,685	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020		125,748	1.f
g. Other interest income	4518		57,294	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107		8,966,729	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		37,516	2.a.1.a
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs)	0093		545,424	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517		494,898	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518		377,005	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172		631,755	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180		513,316	2.b
c. Interest on trading liabilities and other borrowed money	4185		1,022,481	2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
2. Interest expense (continued):			
d. Interest on subordinated notes and debentures	4200	267,970	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	3,890,365	2.e
3. Net interest income (Item 1.h minus 2.e)			4074 5,076,364 3
4. Provision for loan and lease losses			4230 369,206 4
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	782,965	5.a
b. Service charges on deposit accounts in domestic offices	4080	1,080,909	5.b
c. Trading revenue (2)	A220	89,245	5.c
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490	128,628	5.d
e. Venture capital revenue	B491	0	5.e
f. Net servicing fees	B492	116,010	5.f
g. Net securitization income	B493	9,964	5.g
h. (1) Underwriting income from insurance and reinsurance activities	C386	18,341	5.h.(1)
(2) Income from other insurance activities	C387	443	5.h.(2)
i. Net gains (losses) on sales of loans and leases	5416	87,888	5.i
j. Net gains (losses) on sales of other real estate owned	5415	5,172	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	14,084	5.k
l. Other noninterest income*	B497	2,428,134	5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079 4,761,783 5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521 (1,033) 6.a
b. Realized gains (losses) on available-for-sale securities			3196 1,673 6.b
7. Noninterest expense:			
a. Salaries and employee benefits	4135	2,138,798	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	489,195	7.b
c. (1) Goodwill impairment losses	C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	332,588	7.c.2
d. Other noninterest expense*	4092	1,530,767	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093 4,491,348 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 4,978,233 8
9. Applicable income taxes (on Item 8)			4302 1,638,109 9
10. Income (loss) before extraordinary items and other adjustments (Item 8 minus Item 9)			4300 3,340,124 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 3,340,124 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

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
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	22,704	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (Included in Schedule RI, item 8) _____	8431	128,628	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	68,023	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	74,330	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	Number 47,849	M.5
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106	CCYY/MM/DD 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):			
a. Interest rate exposures _____	8757	60,214	M.8.a
b. Foreign exchange exposures _____	8758	29,031	M.8.b
c. Equity security and index exposures _____	8759	0	M.8.c
d. Commodity and other exposures _____	8760	0	M.8.d
9. Not applicable			
10. Credit losses on derivatives (see Instructions) _____	A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	RIAD A530	YES / NO NO	M.11

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts In Thousands		RIAD	Bil Mil Thou		
	RIAD	Bil Mil Thou		Bil Mil Thou		
1. Total equity capital most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	20,208,575				1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507	4,173				2
3. Balance end of previous calendar year as restated (sum of Items 1 and 2)	B508	20,212,748				3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	3,340,124				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	173,197				7
8. LESS: Cash dividends declared on preferred stock	4470	0				8
9. LESS: Cash dividends declared on common stock	4460	2,330,000				9
10. Other comprehensive income (1)	B511	(114,337)				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	21,281,732				12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

	Dollar Amounts in Thousands								
	(Column A) Charge-offs (1)		(Column B) Recoveries		Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	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	788	3583	225					1.a
b. Secured by farmland in domestic offices	3584	147	3585	19					1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	22,744	5412	3,044					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	29,308	C217	1,980					1.c.2.a
(b) Secured by junior liens	C235	21,673	C218	5,649					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	289	3589	21					1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590	4,643	3591	5,671					1.e
f. In foreign offices	8512	0	8513	0					1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653	90	4663	48					2.a
b. To foreign banks	4654	0	4664	0					2.b
3. Loans to finance agricultural production and other loans to farmers	4655	1,213	4665	456					3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645	71,800	4617	45,870					4.a
b. To non-U.S. addressees (domicile)	4646	21	4618	60					4.b

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mill	Thou	RIAD	Bil	Mill	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514		169,863		B515		25,004		5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516		134,252		B517		47,759		5.b
6. Loans to foreign governments and official Institutions	4643		0		4627		0		6
7. All other loans	4644		2,849		4628		1,192		7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658		55,474		4668		29,276		8.a
b. To non-U.S. addressees (domicile)	4659		0		4669		0		8.b
9. Total (sum of items 1 through 8)	4635		515,154		4605		166,274		9

Memoranda	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mill	Thou	RIAD	Bil	Mill	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409		311		5410		426		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 included in charge-offs against the allowance for loan and lease losses)					Calendar year-to-date				
					RIAD	Bil	Mill	Thou	
					C388		57,330		M.4

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

Schedule RI-B—Continued

Part II. Changes In Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou		
1. Balance most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	1,882,790				1
2. Recoveries (must equal part I, item 9, column B, above)	4605	166,274				2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	512,478				3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	2,676				4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	369,206				5
6. Adjustments* (see instructions for this schedule)	C233	(6,670)				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	1,896,446				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	48,507				M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0				M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781	0				M.4

Schedule RI-D—Income from Foreign Offices

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date			
				RIAD	Bil	Mil	
1. Other noninterest income (from Schedule RI, Item 5.I)							
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, Items 1.h and 5.m:							
TEXT							
a.	Income and fees from the printing and sale of checks		CD13		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance		CD14		0		1.b
c.	Income and fees from automated teller machines (ATMs)		CD16		183,084		1.c
d.	Rent and other income from other real estate owned		4042		0		1.d
e.	Safe deposit box rent		CD15		0		1.e
f.	4461 Merchant Processing Services		4461		719,388		1.f
g.	4462 Credit and Debit Card Revenue		4462		543,731		1.g
h.	4463 Corporate Payment Products Revenue		4463		207,159		1.h
2. Other noninterest expense (from Schedule RI, item 7.d):							
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, Items 1.h and 5.m:							
TEXT							
a.	Data processing expenses		CD17		0		2.a
b.	Advertising and marketing expenses		0497		0		2.b
c.	Directors' fees		4136		0		2.c
d.	Printing, stationery, and supplies		CD18		0		2.d
e.	Postage		8403		0		2.e
f.	Legal fees and expenses		4141		0		2.f
g.	FDIC deposit insurance assessments		4146		0		2.g
h.	4464		4464		0		2.h
i.	4467		4467		0		2.i
j.	4468		4468		0		2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, Item 11) (itemize and describe all extraordinary items and other adjustments):							
TEXT							
a.(1)	4469		4469		0		3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.(1)	4487		4487		0		3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.(1)	4489		4489		0		3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2

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

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

Schedule RC—Balance Sheet

		Dollar Amounts In Thousands		RCFD	Trl	Bl	Mt	Thou	
ASSETS									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin (1)				0081				6,430,556	1.a
b. Interest-bearing balances (2)				0071				6,300	1.b
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754				91,423	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773				39,154,228	2.b
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices				RCON					
				B987				3,475,844	3.a
b. Securities purchased under agreements to resell (3)				RCFD					
				B989				0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):									
a. Loans and leases held for sale				5369				2,626,951	4.a
b. Loans and leases, net of unearned income		B528	140,652,231						4.b
c. LESS: Allowance for loan and lease losses		3123	1,896,446						4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529				138,755,785	4.d
5. Trading assets (from Schedule RC-D)									
				3545				603,924	5
6. Premises and fixed assets (including capitalized leases)									
				2145				1,757,321	6
7. Other real estate owned (from Schedule RC-M)									
				2150				161,643	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)									
				2130				106,839	8
9. Not applicable									
10. Intangible assets:									
a. Goodwill				3163				7,431,328	10.a
b. Other intangible assets (from Schedule RC-M)				0426				4,491,677	10.b
11. Other assets (from Schedule RC-F)									
				2160				10,799,396	11
12. Total assets (sum of items 1 through 11)									
				2170				215,893,215	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			Yrd Bl Mil Thou
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)					RCON	
					2200	115,305,253
(1) Noninterest-bearing (1)	6631	31,284,009				
(2) Interest-bearing	6636	84,021,244				
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)					RCFN	
					2200	18,639,775
(1) Noninterest-bearing	6631	0				
(2) Interest-bearing	6636	18,639,775				
14. Federal funds purchased and securities sold under agreements to repurchase:					RCON	
a. Federal funds purchased in domestic offices (2)					B993	3,264,695
					RCFD	
b. Securities sold under agreements to repurchase (3)					B995	9,722,439
15. Trading liabilities (from Schedule RC-D)					3548	166,479
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)					3190	31,884,451
17. and 18. Not applicable						
19. Subordinated notes and debentures(4)					3200	6,909,696
20. Other liabilities (from Schedule RC-G)					2930	7,674,530
21. Total liabilities (sum of items 13 through 20)					2948	193,567,318
22. Minority interest in consolidated subsidiaries					3000	1,044,165
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus					3838	0
24. Common stock					3230	18,200
25. Surplus (exclude all surplus related to preferred stock)					3839	11,977,237
26. a. Retained earnings					3632	9,828,823
b. Accumulated other comprehensive income (5)					B530	(542,528)
27. Other equity capital components (6)					A130	0
28. Total equity capital (sum of items 23 through 27)					3210	21,281,732
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)					3300	215,893,215

Memorandum

To be reported with the March Report of Condition.

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

RCFD	Number
6724	N/A

M.1

- | | |
|---|---|
| 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 | 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) |
| 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) | 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority) |
| 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 | 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	5,825,737					1
a. Cash items in process of collection and unposted debits				0020	4,760,940		1.a
b. Currency and coin				0080	1,064,797		1.b
2. Balances due from depository institutions in the U.S.				0082	62,847		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	159,282					2.b
3. Balances due from banks in foreign countries and foreign central banks				0070	43,875		3
a. Foreign branches of other U.S. banks	0073	0					3.a
b. Other banks in foreign countries and foreign central banks	0074	314,554					3.b
4. Balances due from Federal Reserve Banks	0090	137,283		0090	137,283		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	6,436,856		0010	6,069,742		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	1,000		1287	1,001		1
2. U.S. Government agency obligations (exclude mortgage-backed securities):													
a. Issued by U.S. Government agencies (1)	1289	0		1290	0		1291	60,497		1293	61,370		2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0		1295	0		1297	386,632		1298	380,030		2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	71,027		8497	76,338		8498	3,694,853		8499	3,758,286		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	725,820		1702	710,653	
(2) Issued by FNMA and FHLMC	1703	0		1705	0		1706	21,472,099		1707	20,819,075	
(3) Other pass-through securities	1709	7,506		1710	7,506		1711	0		1713	0	
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):												
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0		1715	0		1716	8,169,999		1717	8,148,741	
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0		1719	0		1731	20		1732	20	
(3) All other mortgage-backed securities	1733	0		1734	0		1735	4,520,602		1736	4,441,435	
5. Asset-backed securities (ABS)	C026	0		C988	0		C989	6,967		C027	6,933	
6. Other debt securities:												
a. Other domestic debt securities	1737	0		1738	0		1739	627,347		1741	625,775	
b. Foreign debt securities	1742	12,890		1743	12,890		1744	33,112		1746	33,030	
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)							A510	167,828		A511	167,879	
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	91,423		1771	96,734		1772	39,866,776		1773	39,154,228	

(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	34,793,255	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	961,560	M.2.a.1
(2) Over three months through 12 months		A550	150,361	M.2.a.2
(3) Over one year through three years		A551	51,092	M.2.a.3
(4) Over three years through five years		A552	32,563	M.2.a.4
(5) Over five years through 15 years		A553	287,319	M.2.a.5
(6) Over 15 years		A554	3,467,447	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	310,308	M.2.b.1
(2) Over three months through 12 months		A556	207,519	M.2.b.2
(3) Over one year through three years		A557	1,476,462	M.2.b.3
(4) Over three years through five years		A558	1,563,416	M.2.b.4
(5) Over five years through 15 years		A559	7,808,034	M.2.b.5
(6) Over 15 years		A560	10,171,495	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less		A561	4,368,475	M.2.c.1
(2) Over three years		A562	8,221,721	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	114,715	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)		1778	0	M.3
4. Structured notes (Included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost		8782	0	M.4.a
b. Fair value		8783	0	M.4.b

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

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):									
a. Credit card receivables	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines	B842	0	B843	0	B844	6,967	B845	6,933	M.5.b
c. Automobile loans	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	M.5.d
e. Commercial and Industrial loans	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other	B858	0	B859	0	B860	0	B861	0	M.5.f

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
	Dollar Amounts in Thousands						
1. Loans secured by real estate	1410	65,487,267					1
a. Construction, land development, and other land loans				1415	8,943,160		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	879,005		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				1797	10,765,288		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	23,237,539		1.c.2.a
(b) Secured by junior liens				5368	3,868,613		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	1,774,833		1.d
e. Secured by nonfarm nonresidential properties				1480	16,018,829		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				B531	211,875		2.a
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	211,875					2.a.2
b. To other depository institutions in the U.S.	B534	359,811	B534	359,811			2.b
c. To banks in foreign countries				B535	76,898		2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	76,898					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,092,313	1590	1,092,313			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	31,121,557	1763	31,121,557			4.a
b. To non-U.S. addressees (domicile)	1764	488,211	1764	221,144			4.b
5. Not applicable.							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards	B538	7,501,133	B538	7,501,133			6.a
b. Other revolving credit plans	B539	2,531,200	B539	2,531,200			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	14,269,611	2011	14,269,611			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	2,737,147	2107	2,737,147			8
9. Other loans	1563	4,977,206					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	517,422		9.a
b. All other loans (exclude consumer loans)				1564	4,459,784		9.b
10. Lease financing receivables (net of unearned income)				2165	12,424,953		10
a. Of U.S. addressees (domicile)	2182	12,424,828					10.a
b. Of non-U.S. addressees (domicile)	2183	125					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0			11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	143,279,182	2122	143,012,115			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		19,396		M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):								
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)				RCON				
(1) Three months or less				A564		905,537		M.2.a.1
(2) Over three months through 12 months				A565		1,529,783		M.2.a.2
(3) Over one year through three years				A566		3,969,738		M.2.a.3
(4) Over three years through five years				A567		3,700,415		M.2.a.4
(5) Over five years through 15 years				A568		4,679,089		M.2.a.5
(6) Over 15 years				A569		8,417,302		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		56,682,650		M.2.b.1
(2) Over three months through 12 months				A571		6,233,314		M.2.b.2
(3) Over one year through three years				A572		20,225,430		M.2.b.3
(4) Over three years through five years				A573		19,094,194		M.2.b.4
(5) Over five years through 15 years				A574		13,698,289		M.2.b.5
(6) Over 15 years				A575		3,672,379		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		32,519,216		M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)				2746		4,290,828		M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (Included in Schedule RC-C, part I, item 1.c.(2)(a), column B)				RCON				
				5370		9,644,313		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				
				8837		18,268		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		332,854		M.6
<i>Memorandum Item 7 is to be completed by all banks.</i>								
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):								
a. Outstanding balance				C779		0		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9				C780		0		M.7.b

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

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
ASSETS			
1. U.S. Treasury securities in domestic offices	3531	0	1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532	0	2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533	0	3
4. Mortgage-backed securities (MBS) in domestic offices:			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	0	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (Include CMOs, REMICs, and stripped MBS)	3535	0	4.b
c. All other mortgage-backed securities	3536	0	4.c
5. Other debt securities in domestic offices	3537	386,976	5
6. - 8. Not applicable			
9. Other trading assets in domestic offices	3541	7,806	9
	RCFN		
10. Trading assets in foreign offices	3542	0	10
	RCON		
11. Derivatives with a positive fair value:			
a. In domestic offices	3543	209,142	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	603,924	12
LIABILITIES			
	RCFD		
13. Liability for short positions	3546	0	13
14. Derivatives with a negative fair value	3547	166,479	14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548	166,479	15

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts In Thousands	Transaction Accounts						Nontransaction Accounts						
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (Included in column A)		(Column C) Total nontransaction accounts (including MMDAs)						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	8549		15,117,563					8550		88,339,986			1
2. U.S. Government	2202		88,731					2520		310,406			2
3. States and political subdivisions in the U.S.	2203		874,626					2530		9,178,735			3
4. Commercial banks and other depository institutions in the U.S.	8551		1,343,389					8552		13,049			4
5. Banks in foreign countries	2213		38,768					2236		0			5
6. Foreign governments, and official institutions (including foreign central banks)	2216		0					2377		0			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		17,463,077		2210		14,990,991	2385		97,842,176			7
Memoranda													
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		3,096,530										M.1.a
b. Total brokered deposits	2365		506,254										M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)													
(1) Issued in denominations of less than \$100,000	2343		0										M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344		478,957										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		478,957										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		64,148,697										M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		5,497,760										M.2.a.2
b. Total time deposits of less than \$100,000	6648		13,768,612										M.2.b
c. Total time deposits of \$100,000 or more	2604		14,427,107										M.2.c

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

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	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	2,650,079			M.3.a.1
(2) Over three months through 12 months		A580	6,929,792			M.3.a.2
(3) Over one year through three years		A581	3,721,843			M.3.a.3
(4) Over three years		A582	466,898			M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)						
		A241	9,579,871			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	8,175,776			M.4.a.1
(2) Over three months through 12 months		A585	4,723,090			M.4.a.2
(3) Over one year through three years		A586	1,281,421			M.4.a.3
(4) Over three years		A587	246,820			M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)						
		A242	12,898,866			M.4.b

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

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

Deposits of:	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Individuals, partnerships, and corporations (include all certified and official checks)		B553	6,881,685			1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	11,758,090			2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)		2625	0			3
4. Foreign governments and official institutions (including foreign central banks)		2650	0			4
5. U.S. Government and states and political subdivisions in the U.S.		B555	0			5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)		2200	18,639,775			6

Memorandum	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (Included in Part II, item 6 above)		A245	18,629,575			M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	986,975	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	20,347	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	906,726	4
5.	Life Insurance assets			C009	3,216,102	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	5,669,246	6
	TEXT					
a.	Prepaid Expenses	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e.	3549 Low Income Housing - Investment in Tax Credit	3549	1,967,744			6.e
f.	3550	3550	0			6.f
g.	3551	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	10,799,396	7

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	306,375	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	2,215,472	1.b
2.	Net deferred tax liabilities (2)			3049	1,620,276	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	215,843	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	3,316,564	4
	TEXT					
a.	Accounts Payable	3066	1,957,729			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	7,674,530	5

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

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

	Dollar Amounts in Thousands			Domestic Offices	
	RCON	Bil	Mil		Thou
1. and 2. Not applicable					
3. Securities purchased under agreements to resell	8989			0	3
4. Securities sold under agreements to repurchase	8995		9,722,439		4
5. Other borrowed money	3190		31,490,048		5
<i>ETHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163			0	6
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		18,562,485		7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		214,770,668		8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		173,882,286		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			1,000	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		447,129		11
12. Securities issued by states and political subdivisions in the U.S.	1042		3,765,880		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		22,197,919		13.a.1
(2) Other pass-through securities	1044		7,506		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		8,169,999		13.b.1
(2) All other mortgage-backed securities	1280		4,520,622		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		634,314		14
15. Foreign debt securities (include foreign asset-backed securities)	1282		46,002		15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		167,828		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of Items 10 through 16)	1374		39,958,199		17
18. Equity securities that do not have readily determinable fair values	1752		906,729		18

Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands				
	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, Item 12)	2133			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	Tot BU MB Thou	
ASSETS				
1.	Interest-bearing balances due from depository institutions	3381	6,624	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	495,387	2
3.	Mortgage-backed securities (2)	B559	35,118,110	3
4.	All other securities (2, 3) (Includes securities issued by states and political subdivisions in the U.S.)	B560	3,958,309	4
5.	Federal funds sold and securities purchased under agreements to resell	3365	3,206,097	5
6.	Loans:			
	a. Loans in domestic offices:	RCON		
	(1) Total loans	3360	128,760,228	6.a.1
	(2) Loans secured by real estate	3385	64,878,399	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers	3386	1,081,951	6.a.3
	(4) Commercial and industrial loans	3387	33,627,127	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards	B561	7,304,564	6.a.5.a
	(b) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	16,478,409	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	246,767	6.b
7.	Trading assets	RCFD		
		3401	667,601	7
8.	Lease financing receivables (net of unearned income)	3484	12,355,444	8
9.	Total assets(4)	3368	211,128,397	9
LIABILITIES				
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON		
		3485	2,763,199	10
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs)	B563	69,285,449	11.a
	b. Time deposits of \$100,000 or more	A514	14,251,931	11.b
	c. Time deposits of less than \$100,000	A529	13,866,886	11.c
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN		
		3404	18,251,557	12
13.	Federal funds purchased and securities sold under agreements to repurchase	RCFD		
		3353	12,118,807	13
14.	Other borrowed money (Includes mortgage indebtedness and obligations under capitalized leases)			
		3355	33,110,879	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	13,131,403	1.a
b.	Credit card lines			3815	45,626,190	1.b
c.	(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate			3816	7,247,731	1.c.1
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate			6550	5,898,948	1.c.2
d.	Securities underwriting			3817	0	1.d
e.	Other unused commitments			3818	55,019,680	1.e
2. Financial standby letters of credit and foreign office guarantees						
a.	Amount of financial standby letters of credit conveyed to others	3820	1,268,875			2.a
3. Performance standby letters of credit and foreign office guarantees						
a.	Amount of performance standby letters of credit conveyed to others	3822	85,464	3821	490,654	3.a
4. Commercial and similar letters of credit						
				3411	254,050	4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						
				3433	15,136,449	6
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps	C968	0	C969	25,000	7.a.1
(2)	Total return swaps	C970	0	C971	0	7.a.2
(3)	Credit options	C972	0	C973	0	7.a.3
(4)	Other credit derivatives	C974	320,031	C975	176,763	7.a.4
b. Gross fair values:						
(1)	Gross positive fair value	C219	0	C221	221	7.b.1
(2)	Gross negative fair value	C220	527	C222	366	7.b.2
8. Spot foreign exchange contracts						
				8765	310,064	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")						
				3430	0	9
TEXT						
a.	Securities borrowed			3432	0	9.a
b.	Commitments to purchase when-issued securities			3434	0	9.b
c.	Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf			C978	0	9.c
d.	3555			3555	0	9.d
e.	3556			3556	0	9.e
f.	3557			3557	0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 28., "Total equity capital")						
				5591	0	10
TEXT						
a.	Commitments to sell when-issued securities			3435	0	10.a
b.	5592			5592	0	10.b
c.	5593			5593	0	10.c
d.	5594			5594	0	10.d
e.	5595			5595	0	10.e

Schedule RC-L—Continued

		Dollar Amounts in Thousands				RCFD	Tril Bil Mil Thou				
11. Year-to-date merchant credit card sales volume:											
a. Sales for which the reporting bank is the acquiring bank						C223	83,648,834				11.a
b. Sales for which the reporting bank is the agent bank with risk						C224	53,349,009				11.b
Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts						
Derivatives Position Indicators		Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou						
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):		RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696						
a. Futures contracts		2,245,000	0	0	0	12.a					
b. Forward contracts		4,226,764	3,499,073	0	0	12.b					
c. Exchange-traded option contracts:		RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704						
(1) Written options		4,792,500	0	0	0	12.c.1					
(2) Purchased options		0	0	0	0	12.c.2					
d. Over-the-counter option contracts:		RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712						
(1) Written options		4,078,897	104,189	0	0	12.d.1					
(2) Purchased options		1,876,957	104,189	0	0	12.d.2					
e. Swaps		RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	12.e					
		35,189,661	428,372	64,804	0						
13. Total gross notional amount of derivative contracts held for trading		RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	13					
		25,103,100	3,717,735	0	0						
14. Total gross notional amount of derivative contracts held for purposes other than trading		RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	14					
		27,306,679	418,088	64,804	0						
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCFD A589				14.a					
		11,998,000									
15. Gross fair values of derivative contracts:											
a. Contracts held for trading:		RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736						
(1) Gross positive fair value		230,506	47,644	0	0	15.a.1					
(2) Gross negative fair value		194,506	39,170	0	0	15.a.2					
b. Contracts held for purposes other than trading:		RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744						
(1) Gross positive fair value		133,953	27,143	3,674	0	15.b.1					
(2) Gross negative fair value		RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	15.b.2					
		78,470	0	0	0						

Schedule RC-M—Memoranda

		Dollar Amounts In Thousands		RCFD	Bil	Mil	Thou
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164				965	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	1			1.b
2.	Intangible assets other than goodwill:						
a.	Mortgage servicing Assets	3164				1,323,934	2.a
(1)	Estimated fair value of mortgage servicing assets	A590				1,323,934	2.a.1
b.	Purchased credit card relationships and nonmortgage servicing assets	B026				137,084	2.b
c.	All other identifiable intangible assets	5507				3,030,659	2.c
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				4,491,677	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				78	3.b.1
(2)	Farmland in domestic offices	5509				0	3.b.2
(3)	1-4 family residential properties in domestic offices	5510				73,205	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				3,769	3.b.5
(6)	Foreclosed properties from "GNMA loans"	C979				84,591	3.b.6
(7)	In foreign offices	RCFN				0	3.b.7
c.	Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				161,643	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				106,839	4.b
c.	Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				106,839	4.c
5.	Other borrowed money:						
a.	Federal Home Loan Bank advances:						
(1)	Advances with a remaining maturity or next repricing date of: (1)						
(a)	One year or less	F055				6,411,578	5.a.1.a
(b)	Over one year through three years	F056				298,991	5.a.1.b
(c)	Over three years through five years	F057				11,947	5.a.1.c
(d)	Over five years	F058				35,044	5.a.1.d
(2)	Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	2651				503,212	5.a.2
(3)	Structured advances	F059				270,000	5.a.3
b.	Other borrowings:						
(1)	Other borrowings with a remaining maturity or next repricing date of: (3)						
(a)	One year or less	F060				22,790,028	5.b.1.a
(b)	Over one year through three years	F061				2,231,005	5.b.1.b
(c)	Over three years through five years	F062				87,517	5.b.1.c
(d)	Over five years	F063				18,341	5.b.1.d
(2)	Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)	B571				15,613,084	5.b.2
c.	Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	3190				31,884,451	5.c

- (1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
- (2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
- (3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
- (4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?		B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities		RCFD B570	Bl Mil Thou 70,189,666	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?		RCFD 4088	YES / NO YES	9
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, Item 14.a)		RCON F064	Bl Mil Thou 0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))		RCFD F065	Bl Mil Thou 140,218	10.b

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bl Mll Thou	RCON	Bl Mll Thou	RCON	Bl Mll Thou	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices	2759	130,299	2769	527	3492	39,582	1.a
b. Secured by farmland in domestic offices	3493	4,086	3494	0	3495	11,117	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	40,131	5399	15,546	5400	7,892	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	249,999	C237	552,890	C229	35,675	1.c.2.a
(b) Secured by junior liens	C238	23,545	C239	8,564	C230	4,306	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	2,328	3500	11	3501	14,410	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	70,914	3503	2,484	3504	88,715	1.e
f. In foreign offices	RCFN B572	0	RCFN B573	0	RCFN B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD 5377	0	RCFD 5378	0	RCFD 5379	0	2.a
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	10,283	1597	0	1583	10,797	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	229,201	1252	15,160	1253	169,228	4.a
b. To non-U.S. addressees (domicile)	1254	4,125	1255	4,892	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	160,258	B576	118,724	B577	35,311	5.a
b. Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	111,557	B579	35,396	B580	3,184	5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	3,159	5460	0	5461	11,933	7
8. Lease financing receivables:							
a. Of U.S. addressees (domicile)	1257	123,018	1258	2,254	1259	38,912	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	3,690	3506	0	3507	15,497	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				RCFD				RCFD				
	Bil	Mill	Thou		Bil	Mill	Thou		Bil	Mill	Thou		
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612		139,756		5613		483,172		5614		18,811		10
a. Guaranteed portion of loans and leases Included in Item 10 above (exclude rebooked "GNMA loans")	5615		8,124		5616		0		5617		13,784		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase Included in item 10 above	C866		122,027		C867		477,092		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				RCFD				RCFD				
	Bil	Mill	Thou		Bil	Mill	Thou		Bil	Mill	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		4,687		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		16,802		6559		0		6560		10,684		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		10,140		C241		2,700		C226		1,232		M.5

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

7. Additions to nonaccrual assets during the quarter	RCFD		
	Bil Mill Thou		
	C410	214,000	M.7
8. Nonaccrual assets sold during the quarter	RCFD		
	Bil Mill Thou		
	C411	189,000	M.8

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

	Dollar Amounts in Thousands		
	RCON	Bl Mil Thou	
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits _____	0030	0	1.a
OR			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits _____	0031	0	1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1) _____	0032	0	1.b.2
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits _____	3510	0	2.a
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits _____	3512	0	2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1) _____	3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____	3520	0	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits) :			
a. Demand deposits of consolidated subsidiaries _____	2211	592,966	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	3,966	7.a
b. Unamortized discounts _____	5517	0	7.b
8. Not applicable			
9. Deposits in lifeline accounts _____	5596		9
10. Benefit-responsive "Depository Institution Investment Contracts" (Included in total deposits in domestic offices) _____	8432	0	10

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

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

	Dollar Amounts In Thousands		RCON	Bl Mil Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	F049	48,448,387			M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCON	Number			
	F050	N/A			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	F051	63,766,491			M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCON	Number			
	F052	121,107			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less	F045	3,032,118			M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCON	Number			
	F046	N/A			M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000	F047	58,257			M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000	RCON	Number			
	F048	145			M.1.d.2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)	5597	50,979,102			M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
Text			RCON	FDIC Cert No.	
A545			A545	0	M.3

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

Schedule RC-P—Closed-End 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands		
	RCFD	Bill Mil Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale²:			
a. First liens	F066	1,383,380	1.a
b. Junior liens	F067	39,394	1.b
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale²:			
a. First liens	F068	4,129,082	2.a
b. Junior liens	F069	64,083	2.b
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:			
a. First liens	F070	5,434,219	3.a
b. Junior liens	F071	56,324	3.b
4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, Item 4.a):			
a. First liens	F072	2,513,705	4.a
b. Junior liens	F073	113,246	4.b

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.

(2) Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

Schedule RC-R—Regulatory Capital

	Dollar Amounts In Thousands		
	RCFD	Bl Mil Thou	
Tier 1 capital			
1. Total equity capital (from Schedule RC, item 28)	3210	21,281,732	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	(441,779)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	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	(92,699)	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying minority interests in consolidated subsidiaries	B589	1,012,329	6
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	10,342,213	7
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	12,486,326	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	132,393	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	12,353,933	11

Tier 2 Capital

12. Qualifying subordinated debt and redeemable preferred stock	5306	5,695,824	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	2,112,289	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	23	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	7,808,136	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,808,136	18

19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	20,162,069	21

Total assets for leverage ratio

	RCFD	Trl Bl Mil Thou	
22. Average total assets (from Schedule RC-K, item 9)	3368	211,128,397	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	10,342,213	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	132,393	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	119,774	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	200,534,017	27

Adjustments for financial subsidiaries

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

Capital Ratios

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

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	6.16%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.56%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	10.71%	33

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

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

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

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

Schedule RC-R—Continued

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

Dollar Amounts In Thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)				(Column D)				(Column E)				(Column F)
			Allocation by Risk Weight Category				Allocation by Risk Weight Category				Allocation by Risk Weight Category				
			0%	20%	50%	100%	0%	20%	50%	100%	0%	20%	50%	100%	
Tri Bi Mil Thou	Tri Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	Bi Mil Thou	
Balance Sheet Asset Categories															
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 6,436,866	RCFD C669 0			RCFD B600 1,202,080	RCFD B601 5,234,776									RCFD B602 0
	RCFD 1754 91,423	RCFD B603 0			RCFD B604 0	RCFD B605 64,132									RCFD B607 12,890
35. Held-to-maturity securities	RCFD 1773 39,154,228	RCFD B608 (712,571)			RCFD B609 1,352,226	RCFD B610 35,384,729	RCFD B611 2,301,534								RCFD B612 828,310
36. Available-for-sale securities	RCFD C25 3,475,844				RCFD C063 0	RCFD C064 3,475,844									RCFD B520 0
37. Federal funds sold and securities purchased under agreements to resell	RCFD 5369 2,626,951	RCFD B617 0			RCFD B618 0	RCFD B619 0	RCFD B620 2,626,951								RCFD B621 0
38. Loans and leases held for sale	RCFD B528 140,652,231	RCFD B622 0			RCFD B623 1,000,860	RCFD B624 5,558,768	RCFD B625 18,243,615								RCFD B626 115,848,988
39. Loans and leases, net of unearned income	RCFD 3123 1,896,446	RCFD 3123 1,896,446													
40. LESS: Allowance for loan and lease losses	RCFD 3545 603,924	RCFD B627 216,948			RCFD B628 0	RCFD B629 0	RCFD B630 0								RCFD B631 366,976
41. Trading assets	RCFD B639 24,748,204	RCFD B640 10,754,328			RCFD B641 654,203	RCFD B642 3,445,640	RCFD B643 66,107								RCFD 5339 9,827,926
42. All other assets (1)	RCFD 2170 215,893,215	RCFD B644 8,362,259			RCFD 5320 4,209,369	RCFD 5327 53,163,889	RCFD 5334 23,252,608								RCFD 5340 126,906,090

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount Bill Mil Thou	Credit Conversion Factor	(Column B) Credit Equivalent Amount (L) Bill Mil Thou	(Column C) Allocation by Risk Weight Category			(Column E) (Column F)
				0% Bill Mil Thou	20% Bill Mil Thou	50% Bill Mil Thou	
Dollar Amounts in Thousands							
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	RCFD B546 12,805,226	See footnote 2 1.000	RCFD B547 12,805,226	RCFD B548 310,204	RCFD B581 1,259,068	RCFD B582 755,606	RCFD B583 10,480,348
45. Performance standby letters of credit	RCFD 3821 490,654	.50	RCFD B650 245,327	RCFD B651 0	RCFD B652 42,732	RCFD B653 0	RCFD B654 202,595
46. Commercial and similar letters of credit	RCFD 3411 254,050	.20	RCFD B655 50,810	RCFD B656 0	RCFD B657 1,296	RCFD B658 0	RCFD B659 49,514
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 5,070	1.00	RCFD B660 5,070	RCFD B661 0	RCFD B662 0		RCFD B663 5,070
48. Securities lent	RCFD 3433 15,136,449	1.00	RCFD B664 15,136,449	RCFD B665 15,136,449	RCFD B666 0	RCFD B667 0	RCFD B668 0
49. Retained recourse on small business obligations sold with recourse	RCFD A250 1,086	1.00	RCFD B669 1,086	RCFD B670 0	RCFD B671 0	RCFD B672 0	RCFD B673 1,086
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 11,942	* Below 12.500	RCFD B542 149,275	RCFD B677 0	RCFD B678 0	RCFD B679 683,813	RCFD B543 149,275
51. All other financial assets sold with recourse	RCFD B675 683,813	1.00	RCFD B676 683,813	RCFD B683 0	RCFD B684 0	RCFD B685 7,255	RCFD B686 30,603
52. All other off-balance sheet liabilities	RCFD B681 37,858	1.00	RCFD B682 37,858	RCFD B688 0	RCFD B689 0	RCFD B690 21,891	RCFD B691 25,810,357
53. Unused commitments with an original maturity exceeding one year	RCFD 3833 63,039,621	.50	RCFD B687 31,519,811	RCFD B693 0	RCFD B694 400,513	RCFD B695 177,392	
54. Derivative contracts			RCFD A167 577,905				

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

Schedule RC-R—Continued

(Column C)	(Column D)	(Column E)	(Column F)
Allocation by Risk Weight Category			
0%	20%	50%	100%
Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
RCFD B696	RCFD B697	RCFD B698	RCFD B699
19,656,022	60,655,061	24,898,565	163,633,938
* 0%	* 20%	* 50%	* 100%
RCFD B700	RCFD B701	RCFD B702	RCFD B703
0	12,111,012	12,449,283	163,633,938
			RCFD 1651
			0
			RCFD B704
			188,194,233
			RCFD A222
			0
			RCFD 3128
			0
			RCFD A223
			188,194,233

Dollar Amounts in Thousands

Totals

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

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

56. Risk weight factor

57. Risk-weighted assets by risk weight category (for each column,

item 55 multiplied by item 56)

58. Market risk equivalent assets

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

60. LESS: Excess allowance for loan and lease losses

61. LESS: Allocated transfer risk reserve

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

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bill Mil Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	349,529
		M.1

	With a remaining maturity of			(Column C) Over five years	
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years		
	Tril Bill Mil Thou	RCFD	Tril Bill Mil Thou	RCFD	Tril Bill Mil Thou
2. Notional principal amounts of derivative contracts: (1)					
a. Interest rate contracts	11,754,763	8766	19,576,808	8767	9,961,611
b. Foreign exchange contracts	2,743,325	8769	404,942	8770	402,505
c. Gold contracts	0	8772	0	8773	0
d. Other precious metals contracts	0	8775	0	8776	0
e. Other commodity contracts	0	8778	0	8779	0
f. Equity derivative contracts	0	A001	64,804	A002	0
g. Credit derivative contracts:					
(1) Investment grade	25,239	C981	32,648	C982	120,768
(2) Subinvestment grade	29,851	C984	121,178	C985	167,110

M.2.a
M.2.b
M.2.c
M.2.d
M.2.e
M.2.f
M.2.g.1
M.2.g.2

(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 Leases, and All Other Assets
		Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements		RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
		0	0	0	0	0	0	2,650,354
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:	a. Credit-enhancing interest-only strips (Included in Schedules RC-B or RC-F or in Schedule RC, Item 5)	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718
		0	0	0	0	0	0	0
	b. Subordinated securities and other residual interests	RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399
		0	0	0	0	0	0	0
c. Standby letters of credit and other enhancements	RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406	RCFD C406
	0	0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1		RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732
		0	0	0	0	0	0	2,704,447
		RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
4. Past due loan amounts included in item 1:	a. 30-89 days past due	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746
		0	0	0	0	0	0	0
b. 90 days or more past due								
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
		0	0	0	0	0	0	0
b. Recoveries		RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
		0	0	0	0	0	0	0

1

2.a

2.b

2.c

3

4.a

4.b

5.a

5.b

Schedule RC-S—Continued

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

9

10

Schedule RC-S—Continued

	Dollar Amounts in Thousands					(Column G) All Other Loans, All Leases, and All Other Assets
	(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	
	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou
Bank Asset Sales						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 683,813	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 683,813	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B803 0

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	173,513
b. Amount of retained recourse on these obligations as of the report date	A250	1,086
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	683,813
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	78,548,692
c. Other financial assets (includes home equity lines)(1)	A591	743,714
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	19,261
(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	2,704,447
(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

(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.

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

<p>NAME AND ADDRESS OF BANK</p> <p>U.S. Bank National Association 425 Walnut Street Cincinnati, OH 45202</p>	<p>OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. For Federal Reserve: 7100-0036 Expiration Date: 3/31/2009</p> <p style="text-align: center;">SPECIAL REPORT (Dollar Amounts in Thousands)</p>				
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; text-align: center;">CLOSE OF BUSINESS DATE</td> <td style="width:50%; text-align: center;">FDIC Certificate Number</td> </tr> <tr> <td style="text-align: center;">09/30/2006</td> <td style="text-align: center;">06548</td> </tr> </table>		CLOSE OF BUSINESS DATE	FDIC Certificate Number	09/30/2006	06548
CLOSE OF BUSINESS DATE	FDIC Certificate Number				
09/30/2006	06548				

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

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

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

	RCFD				
a. Number of loans made to executive officers since the previous Call Report date	3561			10	a
b. Total dollar amount of above loans (in thousands of dollars)	3562			518	b
c. Range of Interest charged on above loans (example: 9-3/4% = 9.75)	RCFD	From	RCFD	To	c
	7701	5.55%	7702	20.00%	

<p>SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT</p> <p><i>M. S. ... Senior Vice President</i></p>	<p>DATE (Month, Day, Year)</p> <p style="text-align: center;"><i>10/30/2006</i></p>
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