

Federal Financial Institutions Examination Council

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

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

Report at the close of business December 31, 2002

20021231

(RCRI 9999)

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

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

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

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

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

I, Theresa Bode, External Reporting Manager

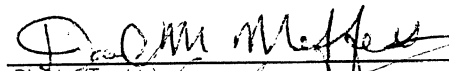
Name and Title of Officer Authorized to Sign Report

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

Signature of Officer Authorized to Sign Report

01/27/2003

Date of Signature


Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

(if other than EDS) must transmit the bank's computer data file to EDS.

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

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

FDIC Certificate Number:

06548
(RCRI 9050)

<http://www.usbank.com>

Primary Internet Web Address of Bank
(Home Page), if any (TEXT4087)
(Example: www.examplebank.com)

U.S. Bank National Association

Legal Title of Bank (TEXT 9010)

Cincinnati

City (TEXT 9130)

OH

State Abbrev. (TEXT 9200)

45202

Zip Code (TEXT 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 36.8 hours per respondent and is estimated to vary from 15 to 550 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary

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

Legislative and Regulatory Analysis Division

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

Assistant Executive Secretary

Federal Deposit Insurance Corporation
Washington, D.C. 20429

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FDIC Certificate Number - 06548

**Consolidated Report of Income
for the period January 1, 2002 – December 31, 2002**

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

Schedule RI—Income Statement

		Dollar Amounts in Thousands		
		RIAD	Bil Mil Thou	
1. Interest Income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate	4011	3,250,448	1.a.1.a	
(b) Loans to finance agricultural production and other loans to farmers	4024	62,785	1.a.1.b	
(c) Commercial and industrial loans	4012	1,878,932	1.a.1.c	
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards	B485	668,487	1.a.1.d.1	
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	927,138	1.a.1.d.2	
(e) Loans to foreign governments and official institutions	4056	40	1.a.1.e	
(f) All other loans in domestic offices	B487	171,534	1.a.1.f	
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	3,237	1.a.2	
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	6,962,601	1.a.3	
b. Income from lease financing receivables	4065	826,540	1.b	
c. Interest income on balances due from depository institutions: (1)	4115	2,118	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	15,567	1.d.1	
(2) Mortgage-backed securities				
	B489	1,379,615	1.d.2	
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)				
	4060	78,750	1.d.3	
e. Interest income from trading assets	4069	5,116	1.e	
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	18,311	1.f	
g. Other interest income	4518	76,360	1.g	
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	9,364,978	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	39,534	2.a.1.a	
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs)	0093	402,454	2.a.1.b.1	
(2) Time deposits of \$100,000 or more	A517	258,244	2.a.1.b.2	
(3) Time deposits of less than \$100,000	A518	741,089	2.a.1.b.3	
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	103,126	2.a.2	
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	131,637	2.b	
c. Interest on trading liabilities and other borrowed money	4185	634,990	2.c	

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

FDIC Certificate Number - 06548

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date			
		RIAD	Bil Mil Thou		
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures		4200	139,522	2.d	
e. Total interest expense (sum of items 2.a through 2.d)		4073	2,450,596	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	6,914,382	3
4. Provision for loan and lease losses			4230	1,289,259	4
5. Noninterest income:					
a. Income from fiduciary activities (1)		4070	842,777	5.a	
b. Service charges on deposit accounts in domestic offices		4080	1,116,441	5.b	
c. Trading revenue (2)		A220	32,332	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions		B490	32,623	5.d	
e. Venture capital revenue		B491	0	5.e	
f. Net servicing fees		B492	266,545	5.f	
g. Net securitization income		B493	51,332	5.g	
h. Insurance commissions and fees		B494	2,794	5.h	
i. Net gains (losses) on sales of loans and leases		5416	233,170	5.i	
j. Net gains (losses) on sales of other real estate owned		5415	2,445	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)		B496	30,458	5.k	
l. Other noninterest income*		B497	1,962,977	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	4,573,894	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities			3196	304,093	6.b
7. Noninterest expense:					
a. Salaries and employee benefits		4135	2,001,448	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		4217	556,338	7.b	
c. (1) Goodwill impairment losses		C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets		C232	654,572	7.c.2	
d. Other noninterest expense *		4092	2,261,089	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	5,473,447	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	5,029,663	8
9. Applicable income taxes (on item 8)			4302	1,746,379	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	3,283,284	10
11. Extraordinary items and other adjustments, net of income taxes *			4320	(37,230)	11
12. Net income (loss) (sum of items 10 and 11)			4340	3,246,054	12

* Describe on Schedule RI-E - Explanations.

- (1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.
- (2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c must equal the sum of Memorandum items 8.a through 8.d.

Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands	Year-to-Date			
		RIAD	Bil	Mil	
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		8,313	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____		8431		32,397	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		31,545	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		41,976	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____				Number	
		4150		43,289	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) _____				CCYY / MM / DD	
		9106		N/A	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		11,764	M.8.a
b. Foreign exchange exposures _____		8758		20,568	M.8.b
c. Equity security and index exposures _____		8759		0	M.8.c
d. Commodity and other exposures _____		8760		0	M.8.d
9. Impact on income of derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income _____		8761		258,524	M.9.a
b. Net (increase) decrease to interest expense _____		8762		184,617	M.9.b
c. Other (noninterest) allocations _____		8763		(105,526)	M.9.c
10. Credit losses on derivatives (see instructions) _____		A251		0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____				YES / NO	
		A530		NO	M.11

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
	RIAD	Bil	Mil	Thou					
1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		18,449,335						1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507		0						2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		18,449,335						3
4. Net income (loss) (must equal Schedule RI, item 12)	4340		3,246,054						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		222,214						7
8. LESS: Cash dividends declared on preferred stock	4470		0						8
9. LESS: Cash dividends declared on common stock	4460		3,080,000						9
10. Other comprehensive income (1)	B511		766,741						10
11. Other transactions with parent holding company * (not included in items 5, 6, 8, or 9 above)	4415		(936,875)						11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210		18,667,469						12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582		8,812		3583		1,427		1.a
b. Secured by farmland in domestic offices	3584		1,210		3585		167		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		26,624		5412		2,305		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		22,901		C217		3,915		1.c.2.a
(b) Secured by junior liens	C235		73,462		C218		7,862		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		3,381		3589		81		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		34,552		3591		4,470		1.e
f. In foreign offices	B512		0		B513		0		1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653		0		4663		5		2.a
b. To foreign banks	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers	4655		15,391		4665		1,883		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		482,647		4617		57,762		4.a
b. To non-U.S. addressees (domicile)	4646		55		4618		31		4.b

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

Schedule RI-B—Continued

Part I. Continued

	(Column A)				(Column B)				
	Charge-offs (1)				Recoveries				
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514		290,988		B515		23,384		5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516		303,609		B517		53,985		5.b
6. Loans to foreign governments and official institutions	4643		0		4627		0		6
7. All other loans	4644		34,336		4628		5,562		7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658		234,026		4668		46,287		8.a
b. To non-U.S. addressees (domicile)	4659		0		4669		0		8.b
9. Total (sum of items 1 through 8)	4635		1,531,994		4605		209,126		9

Memoranda

	(Column A)				(Column B)				
	Charge-offs (1)				Recoveries				
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409		6,918		5410		5,241		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

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

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522		2,376,375		1
2. Recoveries (must equal part I, item 9, column B above)	4605		209,126		2
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)	C079		1,475,181		3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523		56,813		4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230		1,289,259		5
6. Adjustments * (see instructions for this schedule)	C233		(2,438)		6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123		2,340,328		7

* Describe on Schedule RI-E—Explanations.

Schedule RI-D—Income from International Operations

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date				
		RIAD		Bil	Mil	Thou		
1. Other noninterest income (from Schedule RI, item 5.i)								
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:								
TEXT								
a.	Income and fees from the printing and sale of checks	C013		0			1.a	
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0			1.b	
c.	Income and fees from automated teller machines (ATMs)	C016		136,895			1.c	
d.	Rent and other income from other real estate owned	4042		0			1.d	
e.	Safe deposit box rent	C015		0			1.e	
f.	4461 Merchant fees	4461		566,137			1.f	
g.	4462 Interchange fee income	4462		493,240			1.g	
h.	4463 Commercial loan fees	4463		154,795			1.h	
2. Other noninterest expense (from Schedule RI, item 7.d):								
Itemize and describe amounts that exceed 1% of the sum of of Schedule RI, items 1.h and 5.m:								
TEXT								
a.	Data processing expenses	C017		180,581			2.a	
b.	Advertising and marketing expenses	0497		153,297			2.b	
c.	Director's fees	4136		0			2.c	
d.	Printing, stationery, and supplies	C018		0			2.d	
e.	Postage	8403		0			2.e	
f.	Legal fees and expenses	4141		0			2.f	
g.	FDIC deposit insurance assessments	4146		0			2.g	
h.	4464 Merger charges	4464		307,123			2.h	
i.	4467 Intercompany Consumer Operations Expense	4467		203,740			2.i	
j.	4468	4468		N/A			2.j	
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):								
TEXT								
a.	(1) Effect of adopting FAS 142, "Goodwill and Other Intangible Assets"	C231		(58,803)			3.a.1	
	(2) Applicable income tax effect	4486	(21,573)				3.a.2	
b.	(1) 4487	4487		N/A			3.b.1	
	(2) Applicable income tax effect	4488	0				3.b.2	
c.	(1) 4489	4489		N/A			3.c.1	
	(2) Applicable income tax effect	4491	0				3.c.2	

FDIC Certificate Number - 06548

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2002

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
ASSETS								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin (1)				0081	10,770,867			1.a
b. Interest-bearing balances (2)				0071	97,337			1.b
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	233,123			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	27,906,678			2.b
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices				RCON	873,395			3.a
				RCFD				
b. Securities purchased under agreements to resell (3)				B989	31,065			3.b
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale				5369	4,158,762			4.a
b. Loans and leases, net of unearned income		B528	114,259,698					4.b
c. LESS: Allowance for loan and lease losses		3123	2,340,328					4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	111,919,370			4.d
5. Trading assets (from Schedule RC-D)				3545	426,448			5
6. Premises and fixed assets (including capitalized leases)				2145	1,329,732			6
7. Other real estate owned (from Schedule RC-M)				2150	59,501			7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				2130	573,033			8
9. Customers' liability to this bank on acceptances outstanding				2155	148,979			9
10. Intangible assets:								
a. Goodwill				3163	5,251,408			10.a
b. Other intangible assets (from Schedule RC-M)				0426	3,966,656			10.b
11. Other assets (from Schedule RC-F)				2160	8,303,438			11
12. Total assets (sum of items 1 through 11)				2170	176,049,792			12

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

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

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

Schedule RC—Continued

			Dollar Amounts in Thousands			Bil	Mil	Thou
LIABILITIES								
13. Deposits:								
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			RCON					
			2200		113,119,714			13.a
(1) Noninterest-bearing (1)			6631	35,769,354				13.a.1
(2) Interest-bearing			6636	77,350,360				13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN					
			2200		8,565,200			13.b
(1) Noninterest-bearing			6631	0				13.b.1
(2) Interest-bearing			6636	8,565,200				13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:								
a. Federal funds purchased in domestic offices (2)			RCON					
			B993		3,024,571			14.a
b. Securities sold under agreements to repurchase (3)			RCFD					
			B995		2,833,939			14.b
15. Trading liabilities (from Schedule RC-D)			3548		402,464			15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190		17,397,658			16
17. Not applicable								
18. Bank's liability on acceptances executed and outstanding			2920		148,979			18
19. Subordinated notes and debentures(4)			3200		5,696,532			19
20. Other liabilities (from Schedule RC-G)			2930		5,200,399			20
21. Total liabilities (sum of items 13 through 20)			2948		156,389,456			21
22. Minority interest in consolidated subsidiaries			3000		992,867			22
EQUITY CAPITAL								
23. Perpetual preferred stock and related surplus			3838		0			23
24. Common stock			3230		18,200			24
25. Surplus (exclude all surplus related to preferred stock)			3839		11,314,669			25
26. a. Retained earnings			3632		6,545,263			26.a
b. Accumulated other comprehensive income (5)			B530		789,337			26.b
27. Other equity capital components (6)			A130		0			27
28. Total equity capital (sum of items 23 through 27)			3210		18,667,469			28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)			3300		176,049,792			29

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2001

RCFD	Number
6724	N/A

M. 1

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Cash items in process of collection, unposted debits, and currency and coin	0022	10,174,916					1
a. Cash items in process of collection and unposted debits				0020	8,371,444		1.a
b. Currency and coin				0080	1,803,472		1.b
2. Balance due from depository institutions in the U.S.				0082	Number		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	480,297					2.b
3. Balances due from banks in foreign countries and foreign central banks				0070	41,268		3
a. Foreign branches of other U.S. banks	0073	0					3.a
b. Other banks in foreign countries and foreign central banks	0074	64,868					3.b
4. Balances due from Federal Reserve Banks	0090	148,123		0090	148,123		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	10,868,204		0010	10,843,810		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	123,675	1287	125,232	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	99,475	1293	102,985	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	148,710	1298	155,673	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	213,230	8497	220,351	8498	558,516	8499	578,779	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.

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Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A)				(Column B)				(Column C)				(Column D)				
	Amortized Cost				Fair Value				Amortized Cost				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			393,690	1702			409,423	4.a.1
(2) Issued by FNMA and FHLMC	1703			0	1705			0	1706			15,166,346	1707			15,645,556	4.a.2
(3) Other pass-through securities	1709			19,893	1710			19,893	1711			1	1713			1	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714			0	1715			0	1716			7,579,265	1717			7,683,853	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718			0	1719			0	1731			40,196	1732			41,864	4.b.2
(3) All other mortgage-backed securities	1733			0	1734			0	1735			1,728,755	1736			1,823,719	4.b.3
5. Asset-backed securities (ABS):																	
a. Credit card receivables	B838			0	B839			0	B840			0	B841			0	5.a
b. Home equity lines	B842			0	B843			0	B844			547,177	B845			571,481	5.b
c. Automobile loans	B846			0	B847			0	B848			28,539	B849			30,329	5.c
d. Other consumer loans	B850			0	B851			0	B852			41,208	B853			42,755	5.d
e. Commercial and industrial loans	B854			0	B855			0	B856			28,600	B857			24,310	5.e
f. Other	B858			0	B859			0	B860			0	B861			0	5.f
6. Other debt securities:																	
a. Other domestic debt securities	1737			0	1738			0	1739			444,124	1741			415,958	6.a
b. Foreign debt securities	1742			0	1743			0	1744			16,885	1746			16,885	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)									A510			237,875	A511			237,875	7
8. Total (sum of items 1 through 7) (total of Column A must equal Schedule RC item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754			233,123	1771			240,244	1772			27,183,037	1773			27,906,678	8

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

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Schedule RC-B—Continued

Memoranda	Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Pledged securities (1)			0416		20,163,419		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	365,306					M.2.a.1
(2) Over three months through 12 months	A550	311,418					M.2.a.2
(3) Over one year through three years	A551	402,442					M.2.a.3
(4) Over three years through five years	A552	241,784					M.2.a.4
(5) Over five years through 15 years	A553	296,232					M.2.a.5
(6) Over 15 years	A554	660,435					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	277,844					M.2.b.1
(2) Over three months through 12 months	A556	25,344					M.2.b.2
(3) Over one year through three years	A557	9,604					M.2.b.3
(4) Over three years through five years	A558	23,394					M.2.b.4
(5) Over five years through 15 years	A559	13,800,163					M.2.b.5
(6) Over 15 years	A560	1,938,524					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	470,745					M.2.c.1
(2) Over three years	A562	9,078,691					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	286,700					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	2,442					M.4.a
b. Fair value	8783	2,429					M.4.b

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. **Report loans and leases net of any applicable allocated transfer risk reserve.** 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	53,340,868					1
a. Construction, land development, and other land loans				1415	6,541,434		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	727,748		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	8,121,898		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	13,756,578		1.c.2.a
(b) Secured by junior liens				5368	5,055,982		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	2,461,400		1.d
e. Secured by nonfarm nonresidential properties				1480	16,675,828		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				B531	76,019		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	76,019					2.a.2
b. To other depository institutions in the U.S.	B534	152,460		B534	152,460		2.b
c. To banks in foreign countries				B535	98,381		2.c
(1) To foreign branches of other U.S. banks	B536	2,677					2.c.1
(2) To other banks in foreign countries	B537	95,704					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,329,230		1590	1,329,230		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	28,036,235		1763	27,989,330		4.a
b. To non-U.S. addressees (domicile)	1764	152,029		1764	80,547		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	5,371,979		B538	5,371,979		6.a
b. Other revolving credit plans	B539	2,566,549		B539	2,566,549		6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	9,854,364		2011	9,854,364		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	1,427,320		2107	1,427,320		8
9. Other loans	1563	4,973,239					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	820,488		9.a
b. All other loans (exclude consumer loans)				1564	4,152,751		9.b
10. Lease financing receivables (net of unearned income)				2165	11,039,462		10
a. Of U.S. addressees (domicile)	2182	11,039,288					10.a
b. Of non-U.S. addressees (domicile)	2183	499					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0		2123	0		11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, item 4.a and 4.b)	2122	118,418,460		2122	118,299,748		12

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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		383		M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)		RCON				
(1) Three months or less		A564	1,071,711			M.2.a.1
(2) Over three months through 12 months		A565	638,037			M.2.a.2
(3) Over one year through three years		A566	914,329			M.2.a.3
(4) Over three years through five years		A567	958,775			M.2.a.4
(5) Over five years through 15 years		A568	3,298,166			M.2.a.5
(6) Over 15 years		A569	6,824,309			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	46,099,707			M.2.b.1
(2) Over three months through 12 months		A571	6,913,595			M.2.b.2
(3) Over one year through three years		A572	17,371,527			M.2.b.3
(4) Over three years through five years		A573	17,553,125			M.2.b.4
(5) Over five years through 15 years		A574	13,397,624			M.2.b.5
(6) Over 15 years		A575	2,141,260			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	30,042,171			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	1,578,011			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	2,176,365			M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)		RCFD				
		B837		0		M.5

- (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.

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Schedule RC-D—Trading Assets and Liabilities

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

		Dollar Amounts in Thousands			
		RCN	Bil	Mil	Thou
ASSETS					
1.	U.S. Treasury securities in domestic offices	3531		0	1
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532		0	2
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices	3533		0	3
4.	Mortgage-backed securities (MBS) in domestic offices:				
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534		0	4.a
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		0	4.b
c.	All other mortgage-backed securities	3536		0	4.c
5.	Other debt securities in domestic offices	3537		0	5
6. - 8.	Not applicable				
9.	Other trading assets in domestic offices	3541		0	9
10.	Trading assets in foreign offices	RCFN			
		3542		0	10
11.	Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:	RCN			
a.	In domestic offices	3543		426,136	11.a
		RCFN			
b.	In foreign offices	3543		312	11.b
		RCFD			
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545		426,448	12
LIABILITIES					
13.	Liability for short positions	RCFD			
		3546		0	13
14.	Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts			402,464	14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		402,464	15

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	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)							
	Dollar Amounts in Thousands								RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:																
1. Individuals, partnerships and corporations (include all certified and official checks)	B549		21,683,847								B550	78,854,857				1
2. U.S. Government	2202		117,346								2520	2,400,476				2
3. States and political subdivisions in the U.S.	2203		1,911,525								2530	5,291,980				3
4. Commercial banks and other depository institutions in the U.S.	B551		2,811,896								B552	24,382				4
5. Banks in foreign countries	2213		23,405								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		26,548,019		2210		22,038,871		2385		86,571,695				7	

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		4,238,595		M.1.a
b. Total brokered deposits	2365		2,240,940		M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	2343		0		M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344		9,569		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		2,218,735		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		3,835,049		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		54,494,853		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		5,021,064		M.2.a.2
b. Total time deposits of less than \$100,000	6648		17,953,326		M.2.b
c. Total time deposits of \$100,000 or more	2604		9,102,451		M.2.c

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :								
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)								
(1) Three months or less	A579	4,670,097						M.3.a.1
(2) Over three months through 12 months	A580	6,219,316						M.3.a.2
(3) Over one year through three years	A581	4,672,382						M.3.a.3
(4) Over three years	A582	2,391,531						M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above)(3)	A241	10,889,413						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	4,760,210						M.4.a.1
(2) Over three months through 12 months	A585	2,738,117						M.4.a.2
(3) Over one year through three years	A586	985,612						M.4.a.3
(4) Over three years	A587	618,512						M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above)(3)	A242	7,498,327						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	2,775,578						1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	5,778,370						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	11,252						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	8,565,200						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	7,359,869						M.1

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Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		684,735		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		200,709		3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752		843,001		4
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		6,574,993		5
TEXT								
a.	Prepaid expenses	2166	0					5.a
b.	Cash surrender value of life insurance	C009	0					5.b
c.	Repossessed personal property (including vehicles)	1578	0					5.c
d.	Derivatives with a positive fair value held for purposes other than trading	C010	1,278,658					5.d
e.	3549		3549			N/A		5.e
f.	3550		3550			N/A		5.f
g.	3551		3551			N/A		5.g
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160		8,303,438		6

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices(5)			3645		266,873		1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		1,692,254		1.b
2.	Net deferred tax liabilities (2)			3049		1,820,443		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		3,456		3
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		1,417,373		4
TEXT								
a.	Accounts payable	3066	450,789					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	109,630					4.d
e.	3552		3552			N/A		4.e
f.	3553		3553			N/A		4.f
g.	3554		3554			N/A		4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		5,200,399		5

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

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

	Domestic Offices			
	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. Customers' liability to this bank on acceptances outstanding _____	2155		148,979	1
2. Bank's liability on acceptances executed and outstanding _____	2920		148,979	2
3. Securities purchased under agreements to resell _____	B989		31,065	3
4. Securities sold under agreements to repurchase _____	B995		2,833,939	4
5. Other borrowed money _____	3190		17,397,658	5
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2163		N/A	6
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941		8,565,200	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192		176,049,792	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129		147,824,256	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		123,675		10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	1041		248,185		11
12. Securities issued by states and political subdivisions in the U.S. _____	1042		771,746		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1043		15,560,036		13.a.1
(2) Other pass-through securities _____	1044		19,894		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1209		7,579,265		13.b.1
(2) All other mortgage-backed securities _____	1280		1,768,951		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____	1281		1,089,648		14
15. Foreign debt securities (include foreign asset-backed securities) _____	1282		16,885		15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____	A510		237,875		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1374		27,416,160		17
18. Equity securities that do not have readily determinable fair values _____	1752		843,001		18

Schedule RC-I—Selected Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands			
		RCFD	Bil	Mil	Thou
ASSETS					
1.	Interest-bearing balances due from depository institutions	3381		97,332	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558		367,614	2
3.	Mortgage-backed securities (2)	B559		28,293,229	3
4.	All other securities (2, 3)(includes securities issued by states and political subdivisions in the U.S.)	B560		1,402,144	4
5.	Federal funds sold and securities purchased under agreements to resell	3365		922,444	5
6.	Loans:				
	a. Loans in domestic offices:	RCON			
	(1) Total loans	3360		105,839,537	6.a.1
	(2) Loans secured by real estate	3385		52,046,295	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers	3386		1,309,555	6.a.3
	(4) Commercial and industrial loans	3387		30,221,730	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:				
	(a) Credit cards	B561		5,363,264	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562		12,373,807	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN			
		3360		134,243	6.b
7.	Trading assets	RCFD			
		3401		299,861	7
8.	Lease financing receivables (net of unearned income)	3484		11,037,818	8
9.	Total assets(4)	3368		164,996,812	9
LIABILITIES					
10.	Interest-bearing transaction accounts in domestic (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON			
		3485		2,225,075	10
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs)	B563		66,241,292	11.a
	b. Time deposits of \$100,000 or more	A514		8,692,322	11.b
	c. Time deposits of less than \$100,000	A529		18,297,590	11.c
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN			
		3404		7,321,802	12
13.	Federal funds purchased and securities sold under agreements to repurchase	RCFD			
		3353		6,859,856	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)				
		3355		18,888,255	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	8,129,828			1.a
b. Credit card lines							3815	39,784,191			1.b
c. Commercial real estate, construction, and land development:											
(1) Commitments to fund loans secured by real estate							3816	4,743,054			1.c.1
(2) Commitments to fund loans not secured by real estate							6550	1,365,107			1.c.2
d. Securities underwriting							3817	0			1.d
e. Other unused commitments							3818	45,395,311			1.e
2. Financial standby letters of credit and foreign office guarantees											
a. Amount of financial standby letters of credit conveyed to others				3820	920,413						2.a
							3821	372,562			3.
3. Performance standby letters of credit and foreign office guarantees											
a. Amount of performance standby letters of credit conveyed to others				3822	17,549						3.a
							3411	519,930			4
4. Commercial and similar letters of credit											
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank											
							3428	9,696			5
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)											
							3433	9,537,914			6
7. Credit derivatives :											
a. Notional amount of credit derivatives on which the reporting bank is the guarantor											
(1) Gross positive fair value							A534	0			7.a
(2) Gross negative fair value							C219	0			7.a.1
							C220	0			7.a.2
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary											
(1) Gross positive fair value							A535	0			7.b
(2) Gross negative fair value							C221	0			7.b.1
							C222	0			7.b.2
8. Spot foreign exchange contracts											
							8765	216,738			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")											
TEXT							3430	4,032,845			9
a. Securities borrowed				3432	0						9.a
b. Commitments to purchase when-issued securities				3434	0						9.b
c. 3555 Bank securitization credit enhancement				3555	3,882,722						9.c
d. 3556				3556	N/A						9.d
e. 3557				3557	N/A						9.e
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")											
TEXT							5591	0			10
a. Commitments to sell when-issued securities				3435	0						10.a
b. 5592				5592	N/A						10.b
c. 5593				5593	N/A						10.c
d. 5594				5594	N/A						10.d
e. 5595				5595	N/A						10.e
11. Year-to-date merchant credit card sales volume:											
a. Sales for which the reporting bank is the acquiring bank							C223	61,426,538			11.a
b. Sales for which the reporting bank is the agent bank with risk							C224	28,480,215			11.b

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Schedule RC-L—Continued

Derivatives Position Indicators	Dollar Amounts in Thousands				(Column A)	(Column B)	(Column C)	(Column D)									
					Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts									
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	0				0				0				0				
b. Forward contracts	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	6,807,000				3,089,987				0				0				
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options	0				0				0				0				12.c.1
(2) Purchased options	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				12.c.2
	0				0				0				0				
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options	3,377,965				198,874				0				0				12.d.1
(2) Purchased options	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				12.d.2
	398,291				198,874				0				0				
e. Swaps	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	28,738,823				0				0				0				
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	9,204,356				3,487,735				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
	30,117,724				0				0				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589																14.a
	4,115,000																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value	232,621				213,110				0				0				15.a.1
(2) Gross negative fair value	211,261				212,001				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	1,278,658				0				0				0				15.b.1
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	189,731				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				640		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations		6165	0	Number				1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing Assets		3164				641,668		2.a
(1) Estimated fair value of mortgage servicing assets		A590	655,000					2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets		B026				61,983		2.b
c. All other identifiable intangible assets		5507				3,263,005		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		0426				3,966,656		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				3,632		3.b.1
(2) Farmland in domestic offices		5509				2,404		3.b.2
(3) 1-4 family residential properties in domestic offices		5510				48,438		3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices		5511				362		3.b.4
(5) Nonfarm nonresidential properties in domestic offices		5512				4,665		3.b.5
(6) In foreign offices		RCFN						
		5513				0		3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)		2150				59,501		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				573,033		4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)		2130				573,033		4.c
5. Other borrowed money:								
a. Federal Home Loan Bank advances:								
(1) With a remaining maturity of one year or less (1)		2651				6,717		5.a.1
(2) With a remaining maturity of more than one year through three years		B565				8,816,695		5.a.2
(3) With a remaining maturity of more than three years		B566				431,186		5.a.3
b. Other borrowings:								
(1) With a remaining maturity of one year or less		B571				6,363,130		5.b.1
(2) With a remaining maturity of more than one year through three years		B567				1,731,665		5.b.2
(3) With a remaining maturity of more than three years		B568				48,265		5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)		3190				17,397,658		5.c
6. Does the reporting bank sell private label or third party mutual funds and annuities?								
		B569				YES		6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities								
		B570				54,259,691		7

(1) Includes overnight Federal Home Loan Bank advances.

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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. Loans secured by real estate:												
a. Construction, land development, and other land loans in domestic offices	2759	83,348			2769	4,578			3492	57,495		1.a
b. Secured by farmland in domestic offices	3493	2,884			3494	1,831			3495	20,026		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	55,220			5399	25,240			5400	3,962		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens	C236	136,155			C237	87,383			C229	51,251		1.c.2.a
(b) Secured by junior liens	C238	101,445			C239	48,298			C230	8,793		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	6,961			3500	433			3501	15,505		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	124,338			3503	4,122			3504	139,079		1.e
f. In foreign offices	RCFN				RCFN				RCFN			1.f
B572		0			B573	0			B574	0		
2. Loans to depository institutions and acceptances of other banks:												
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD			2.a
b. To foreign banks	5377	544			5378	0			5379	0		2.a
B5380		0			B5381	0			B5382	8,045		2.b
3. Loans to finance agricultural production and other loans to farmers	1594	24,632			1597	34			1583	31,738		3
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	1251	375,014			1252	42,274			1253	682,522		4.a
b. To non-U.S. addressees (domicile)	1254	735			1255	178			1256	62		4.b
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards	B575	138,843			B576	112,644			B577	0		5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	230,556			B579	63,084			B580	12,073		5.b
6. Loans to foreign governments and official institutions	5389	0			5390	0			5391	0		6
7. All other loans	5459	41,032			5460	57			5461	37,998		7
8. Lease financing receivables:												
a. Of U.S. addressees (domicile)	1257	264,933			1258	15,915			1259	167,746		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	8,627			3506	11			3507	3,237		9

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612		4,186		5613		67		5614		26,313		10
a. Guaranteed portion of loans and leases included in item 10 above	5615		2,815		5616		50		5617		19,025		10.a

Memoranda

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658		1,000		1659		0		1661		48,628		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		35,648		6559		101		6560		9,349		M.2
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248		0		1249		0		1250		0		M.3
4. Not applicable													
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240		3,552		C241		1,101		C226		0		M.5

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

Person to whom questions about the Reports of Condition and Income should be directed:

Kenneth J. Maas, ACCOUNTANT III
Name and Title (TEXT 8901)

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612-303-3848
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FDIC Certificate Number - 06548

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

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
1.	Unposted debits (see instructions):				
a.	Actual amount of all unposted debits _____	0030		0	1.a
	OR				
b.	Separate amount of unposted debits:				
(1)	Actual amount of unposted debits to demand deposits _____	0031		N/A	1.b.1
(2)	Actual amount of unposted debits to time and savings deposits (1) _____	0032		N/A	1.b.2
2.	Unposted credits (see instructions):				
a.	Actual amount of all unposted credits _____	3510		0	2.a
	OR				
b.	Separate amount of unposted credits:				
(1)	Actual amount of unposted credits to demand deposits _____	3512		N/A	2.b.1
(2)	Actual amount of unposted credits to time and savings deposits (1) _____	3514		N/A	2.b.2
3.	Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____	3520		0	3
4.	Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits) :				
a.	Demand deposits of consolidated subsidiaries _____	2211		487,828	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		17,225	7.a
b.	Unamortized discounts _____	5517		2,596	7.b
8.	To be completed by banks with " Oakar deposits " .				
a.	Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):				
(1)	Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____	A531		3,308,786	8.a.1
(2)	Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) _____	A532		3,308,786	8.a.2
b.	Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____	A533		0	8.b

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

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):				
a. Deposit accounts of \$100,000 or less:				
(1) Amount of deposit accounts of \$100,000 or less	2702	60,212,214		M.1.a 1
(2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only)	3779	N/A		M.1.a 2
b. Deposit accounts of more than \$100,000:				
(1) Amount of deposit accounts of more than \$100,000	2710	52,907,500		M.1.b 1
(2) Number of deposit accounts of more than \$100,000	2722	125,106		M.1.b 2
2. Memorandum item 2 is to be completed by all banks. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)	5597	38,178,671		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	N/A		M.3

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Schedule RC-R—Regulatory Capital

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
Tier 1 capital								
1.	Total equity capital (from Schedule RC, item 28)	3210	18,667,469					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	448,657					2
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	6					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	312,087					4
5.	LESS: Nonqualifying perpetual preferred stock	B588	0					5
6.	Qualifying minority interests in consolidated subsidiaries	B589	992,867					6
7.	LESS: Disallowed goodwill and other disallowed intangible assets	B590	8,362,212					7
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	10,537,374					8
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591	51,770					9.a
9.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	10,485,604					11
Tier 2 Capital								
12.	Qualifying subordinated debt and redeemable preferred stock	5306	4,527,000					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	1,969,155					14
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0					15
16.	Other Tier 2 capital components	B594	0					16
17.	Tier 2 capital (sum of items 12 through 16)	5311	6,496,155					17
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275	6,496,155					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	16,981,759					21
Total assets for leverage ratio								
22.	Average total assets (from Schedule RC-K, item 9)	3368	164,996,812					22
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	8,362,212					23
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	51,770					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	1,170,384					26
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	155,412,446					27
Adjustments for financial subsidiaries								
28.a.	Adjustment to Tier 1 capital reported in item 11	C228	0					28.a
28.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	N/A	7204	6.75%	31
32.	Tier 1 risk-based capital ratio (3)	7274	N/A	7206	6.67%	32
33.	Total risk-based capital ratio (4)	7275	N/A	7205	10.81%	33

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

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

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

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

Schedule RC-R—Continued

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

Balance Sheet Asset Categories	Dollar Amounts in Thousands					
	(Column A) Totals (from Schedule RC)	(Column B) Risk-Weighting Items Not Subject to	(Column C) Allocation by Risk Weight Category			
	Bill Mil Thou	Bill Mil Thou	0%	20%	50%	100%
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	10,868,204		1,951,594	8,916,610		0
35. Held-to-maturity securities	233,123	0	0	213,230	19,893	0
36. Available-for-sale securities	27,906,678	677,797	2,072,329	24,306,203	109,475	740,874
37. Federal funds sold and securities purchased under agreements to resell	904,460		31,065	873,395		0
38. Loans and leases held for sale	4,158,762	0	0	0	4,158,762	0
39. Loans and leases, net of unearned income (1)	114,259,698	(4,051)	569,730	3,062,285	9,091,614	101,540,120
40. LESS: Allowance for loan and lease losses	2,340,328	2,340,328				
41. Trading assets	426,448	426,448	0	0	0	0
42. All other assets (2)	19,632,747	9,959,160	341,516	2,207,346	17,418	7,107,307
43. Total assets (sum of items 34 through 42)	176,049,792	8,719,026	4,966,234	39,579,069	13,397,162	109,388,301

(1) Include any allocated transfer risk reserve in column B.
 (2) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

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Schedule RC-R—Continued

	Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category					
					0%	20%	50%	100%		
	Bill Mil Thou	Bill Mil Thou		Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou		
44. Financial standby letters of credit	RCFD B546	9,676,307	1.000	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	RCFD B584	
		9,676,307		9,676,307	0	920,413	0	8,755,894	177,506	
45. Performance standby letters of credit	RCFD 3821	372,562	.50	RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	RCFD B655	
		372,562		186,281	0	8,775	0	177,506	91,142	
46. Commercial and similar letters of credit	RCFD 3411	519,930	.20	RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	RCFD B660	
		519,930		103,986	0	12,844	0	91,142	3,674	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429	3,674	1.00	RCFD B660	RCFD B661	RCFD B662	RCFD B667	RCFD B668	RCFD B669	
		3,674		3,674	0	0	0	0	0	
48. Securities lent	RCFD 3433	9,537,914	1.00	RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	RCFD B669	
		9,537,914		9,537,914	0	0	0	0	0	
49. Retained recourse on small business obligations sold with recourse	RCFD A250	2,478	1.00	RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673	RCFD B674	
		2,478		2,478	0	0	0	0	0	
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	40,750	* Below	RCFD B542	RCFD B677	RCFD B678	RCFD B679	RCFD B680	RCFD B681	
		40,750		509,370	0	0	22,680	4,631,798	7,319	
51. All other financial assets sold with recourse	RCFD B675	4,654,478	1.00	RCFD B676	RCFD B683	RCFD B684	RCFD B685	RCFD B686	RCFD B687	
		4,654,478		4,654,478	0	0	0	0	0	
52. All other off-balance sheet liabilities	RCFD B681	7,319	1.00	RCFD B682	RCFD B688	RCFD B689	RCFD B690	RCFD B691	RCFD B692	
		7,319		7,319	0	0	0	0	0	
53. Unused commitments with an original maturity exceeding one year	RCFD 3833	40,261,525	.50	RCFD B887	RCFD B693	RCFD B694	RCFD B695	RCFD B696	RCFD B697	
		40,261,525		20,130,763	0	1,695,932	50,167	18,384,664	1,677,508	
54. Derivative contracts	RCFD A167	1,677,508		RCFD A167	RCFD B693	RCFD B694	RCFD B695	RCFD B696	RCFD B697	
		1,677,508		1,677,508	619,141	574,856	483,511			

(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.

Schedule RC-R—Continued

	Dollar Amounts in Thousands					
	(Column C) Allocation by Risk Weight Category	(Column D) 20%	(Column E) 50%	(Column F) 100%		
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696 15,123,289	RCFD B697 42,791,889	RCFD B698 13,953,520	RCFD B699 141,952,146		
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700 0	RCFD B701 8,558,378	RCFD B702 6,976,760	RCFD B703 141,952,146	RCFD 1651 45,129	RCFD B704 157,532,413
58. Market risk equivalent assets						RCFD A222 374,629
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)						RCFD 3128 4,051
60. LESS: Excess allowance for loan and lease losses						RCFD A223 157,153,733
61. LESS: Allocated transfer risk reserve						
62. Total risk-weighted assets (item 59 minus items 60 and 61)						

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards _____ Dollar Amounts in Thousands _____

	Dollar Amounts in Thousands					
	(Column A) One Year or less	(Column B) Over one year through five years	With a remaining maturity of			
2. Notional principal amounts of derivative contracts: (1)	RCFD 3809	RCFD 18,903,393	RCFD 8766	RCFD 8770	RCFD 8773	RCFD 8779
a. Interest rate contracts	Tril Bil Mil Thou 10,524,099	Tril Bil Mil Thou 212,621	Tril Bil Mil Thou 8766	Tril Bil Mil Thou 8770	Tril Bil Mil Thou 8773	Tril Bil Mil Thou 8779
b. Foreign exchange contracts	3812	0	8766	8770	8773	8779
c. Gold contracts	8771	0	8772	8776	8779	A002
d. Other precious metals contracts	8774	0	8775	8778	A001	
e. Other commodity contracts	8777	0	8778			
f. Equity derivative contracts	A000	0	A001			

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

M.1

Schedule RC-S—Securitization and Asset Sale Activities

Dollar Amounts in Thousands

Bank Securitization Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases	
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 156,138	RCFD B709 0	RCFD B710 4,374,699	RCFD B711 0	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 22,897	RCFD B716 0	RCFD B717 53,326	RCFD B718 0	2.a
b. Standby letters of credit, subordinated securities, and other enhancements	RCFD B719 0	RCFD B720 0	RCFD B721 0	RCFD B722 0	RCFD B723 0	RCFD B724 4,032,845	RCFD B725 0	2.b
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0	3
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 9,581	RCFD B737 0	RCFD B738 15,370	RCFD B739 0	4.a
b. 90 days or more past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 1,142	RCFD B744 0	RCFD B745 6,124	RCFD B746 0	4.b
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 7,996	RIAD B751 0	RIAD B752 51,294	RIAD B753 0	5.a
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 2,431	RIAD B758 0	RIAD B759 743	RIAD B760 0	5.b

Schedule RC-S—Continued

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
6. Amount of ownership (or seller's) interest carried as:	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
a. Securities (Included in RC-B or RC, item 5)		RCFD B761 0	RCFD B762 0			RCFD B763 0	
		RCFD B500 0	RCFD B501 0			RCFD B502 16,311	
b. Loans (Included in Schedule RC-C)						RCFD B766 0	
7. Past due loan amounts included in interests reported in item 6.a:						RCFD B769 0	
a. 30-89 days past due		RCFD B767 0	RCFD B768 0				
b. 90 days or more past due						RIAD B772 0	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):		RIAD B770 0	RIAD B771 0			RIAD B775 0	
a. Charge-offs		RIAD B773 0	RIAD B774 0				
b. Recoveries							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	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

Schedule RC-S—Continued

Bank Asset Sales		Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases	
	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 22,680	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0	11
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 17,110	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0	12

Memoranda

Dollar Amounts in Thousands

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 _____
 - b. Amount of retained recourse on these obligations as of the report date _____
2. Outstanding principal balance of assets serviced for others:
 - a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements _____
 - b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements _____
 - c. Other financial assets (1) _____
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:

RCFD	Bill Mil Thou	
A249	614,961	M.1.a
A250	2,478	M.1.b
 - b. (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company _____
 - (2) Conduits sponsored by other unrelated institutions _____
4. Unused commitments to provide liquidity to conduit structures:

RCFD	Bill Mil Thou	
B804	6,210	M.2.a
B805	43,123,261	M.2.b
A591	0	M.2.c
5. Conduits sponsored by other unrelated institutions:

RCFD	Bill Mil Thou	
B806	3,882,772	M.3.a.1
B807	0	M.3.a.2
B808	9,511,117	M.3.b.1
B809	0	M.3.b.2

(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.

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

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NAME AND ADDRESS OF BANK

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

OMB No. For OCC: 1557-0081
OMB No. For FDIC: 3064-0052
OMB No. For Federal Reserve: 7100-0036
Expiration Date: 3/31/2005

SPECIAL REPORT
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE

FDIC Certificate Number

12/31/2002

6548

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

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

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

a. Number of loans made to executive officers since the previous Call Report date								
b. Total dollar amount of above loans (in thousands of dollars)								
c. Range of interest charged on above loans (example: 9-3/4% = 9.75)								

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

Thomas F. ...

DATE (Month, Day, Year)

1/30/03