

Federal Financial Institutions Examination Council

Please refer to page i,

1Table of Contents, for
the required disclosure
of estimated burden.**Consolidated Reports of Condition and Income for
A Bank With Domestic and Foreign Offices—FFIEC 031****Report at the close of Business December 31, 2005**(20051231)

(RCON 9999)

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

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

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

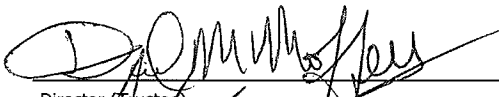
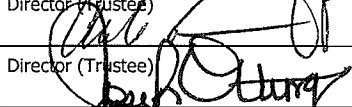
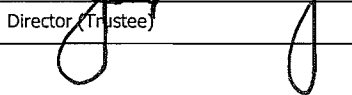
The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

I, Jeanne Stadlander, External Reporting Director

Name and Title of Officer Authorized to Sign Report

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

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


Signature of Officer Authorized to Sign Report1/30/06
Date of Signature
Director (Trustee)

Director (Trustee)

Director (Trustee)**Submission of Reports**

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

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

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

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

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

FDIC Certificate Number:

06548

(RSSD 9050)

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

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

Table of Contents

Signature Page

Cover

Contact Information

ii, iii

Report of Income

Schedule RI - Income Statement _____ RI-1, 2, 3

Schedule RI-A - Changes in Equity Capital _____ RI-4

Schedule RI-B - Charge-offs and Recoveries on

Loans and Leases and Changes in Allowance

for Loan and Lease Losses _____ RI-4, 5, 6

Schedule RI-D - Income from

International Operations _____ RI-6

Schedule RI-E - Explanations _____ RI-7, 8

Disclosure of Estimated Burden

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

Secretary

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

Legislative and Regulatory Analysis Division

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

Assistant Executive Secretary

Federal Deposit Insurance Corporation
Washington, D.C. 20429

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

Report of Condition

Schedule RC - Balance Sheet _____ RC-1, 2

Schedule RC-A - Cash and Balances Due

From Depository Institutions _____ RC-3

Schedule RC-B - Securities _____ RC-3, 4, 5

Schedule RC-C - Loans and Lease Financing Receivables:

Part I. Loans and Leases _____ RC-6, 7

Part II. Loans to Small Businesses and

Small Farms (to be completed for the

June report only; not included in the forms

for the September and December reports) _____ RC-7a, 7b

Schedule RC-D - Trading Assets and Liabilities

(to be completed only by selected banks) _____ RC-8

Schedule RC-E - Deposit Liabilities _____ RC-9, 10

Schedule RC-F - Other Assets _____ RC-11

Schedule RC-G - Other Liabilities _____ RC-11

Schedule RC-H - Selected Balance Sheet Items

for Domestic Offices _____ RC-12

Schedule RC-I - Assets and Liabilities of IBFs _____ RC-12

Schedule RC-K - Quarterly Averages _____ RC-13

Schedule RC-L - Derivatives and

Off-Balance Sheet Items _____ RC-14, 15

Schedule RC-M - Memoranda _____ RC-16

Schedule RC-N - Past Due and Nonaccrual

Loans, Leases, and Other Assets _____ RC-17, 18

Schedule RC-O - Other Data for Deposit

Insurance and FICO Assessments _____ RC-19, 20

Schedule RC-R - Regulatory Capital _____ RC-21,22,

23,24

Schedule RC-S - Servicing, Securitization,

and Asset Sales Activities _____ RC-25,26,27

Schedule RC-T - Fiduciary and

Related Services _____ RC-28, 29, 30

Optional Narrative Statement Concerning

the Amounts Reported in the Reports

of Condition and Income _____ RC-31

Special Report (to be completed by all banks)

Cincinnati

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

Consolidated Report of Income for the period January 1, 2005 – December 31, 2005

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate	4011	3,732,440	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	75,463	1.a.1.b
(c) Commercial and industrial loans	4012	1,758,638	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	749,369	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	972,263	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	163	1.a.1.e
(f) All other loans in domestic offices	B487	231,368	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	3,013	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	7,522,717	1.a.3
b. Income from lease financing receivables	4065	765,131	1.b
c. Interest income on balances due from depository institutions: (1)	4115	239	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	16,367	1.d.1
(2) Mortgage-backed securities	B489	1,879,470	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	49,916	1.d.3
e. Interest income from trading assets	4069	12,936	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	100,500	1.f
g. Other interest income	4518	89,518	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	10,436,794	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	30,718	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	481,289	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	456,046	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	388,716	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	409,772	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	500,514	2.b
c. Interest on trading liabilities and other borrowed money	4185	861,850	2.c

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
	RIAD		Bil	Mil Thou	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200		256,426		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		3,385,331		2.e
3. Net interest income (item 1.h minus 2.e)			4074	7,051,463	3
4. Provision for loan and lease losses			4230	620,896	4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070		732,789		5.a
b. Service charges on deposit accounts in domestic offices	4080		1,358,117		5.b
c. Trading revenue (2)	A220		59,519		5.c
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490		273,298		5.d
e. Venture capital revenue	B491		0		5.e
f. Net servicing fees	B492		300,272		5.f
g. Net securitization income	B493		17,015		5.g
h. (1) Underwriting income from insurance and reinsurance activities	C386		24,365		5.h.(1)
(2) Income from other insurance activities	C387		1,385		5.h.(2)
i. Net gains (losses) on sales of loans and leases	5416		176,339		5.i
j. Net gains (losses) on sales of other real estate owned	5415		7,259		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		16,621		5.k
l. Other noninterest income*	B497		2,681,600		5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079	5,648,579	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	(117,796)	6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135		2,639,843		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		633,990		7.b
c. (1) Goodwill impairment losses	C216		0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		546,628		7.c.2
d. Other noninterest expense *	4092		1,911,198		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	5,731,659	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	6,229,691	8
9. Applicable income taxes (on item 8)			4302	2,011,321	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	4,218,370	10
11. Extraordinary items and other adjustments, net of income taxes *			4320	0	11
12. Net income (loss) (sum of items 10 and 11)			4340	4,218,370	12

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Year-to-Date			
	RIAD	Bil	Mil Thou	
Dollar Amounts in Thousands				
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513		18,370	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431		273,298	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		67,028	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		14,488	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			Number	
	4150		47,384	M.5
6. Not applicable				
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1)	9106		0	M.7
CCYY/MM/DD				
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):				
	RIAD		Bil Mil Thou	
a. Interest rate exposures	8757		28,603	M.8.a
b. Foreign exchange exposures	8758		30,916	M.8.b
c. Equity security and index exposures	8759		0	M.8.c
d. Commodity and other exposures	8760		0	M.8.d
9. Impact on income of derivatives held for purposes other than trading:				
	RIAD		Bil Mil Thou	
a. Net increase (decrease) to interest income	8761		107,967	M.9.a
b. Net (increase) decrease to interest expense	8762		179,771	M.9.b
c. Other (noninterest) allocations	8763		(14,599)	M.9.c
10. Credit losses on derivatives (see instructions)	A251		0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ?				
	RIAD		YES / NO	
	A530		NO	M.11

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				RIAD	Bil Mil Thou			
	RIAD	Bil	Mil	Thou		Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217							18,865,313	1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507							0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508							18,865,313	3
4. Net income (loss) (must equal Schedule RI, item 12)	4340							4,218,370	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509							0	5
6. Treasury stock transactions, net	B510							0	6
7. Changes incident to business combinations, net	4356							11,752	7
8. LESS: Cash dividends declared on preferred stock	4470							0	8
9. LESS: Cash dividends declared on common stock	4460							2,480,000	9
10. Other comprehensive income (1)	B511							(406,860)	10
11. Other transactions with parent holding company * (not included in items 5, 6, 8, or 9 above)	4415							0	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210							20,208,575	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				Calendar year-to-date				
	(Column A) Charge-offs (1)		(Column B) Recoveries		(Column A) Charge-offs (1)		(Column B) Recoveries		
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582		2,586		3583			5,967	1.a
b. Secured by farmland in domestic offices	3584		477		3585			218	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		32,865		5412			5,667	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		37,206		C217			2,200	1.c.2.a
(b) Secured by junior liens	C235		46,464		C218			8,950	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		728		3589			487	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		14,030		3591			9,472	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			100	2.a
b. To foreign banks	4654		0		4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655		2,117		4665			845	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		114,665		4617			86,616	4.a
b. To non-U.S. addressees (domicile)	4646		64		4618			43	4.b

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

Schedule RI-B—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514	298,875		B515	33,393			5.a	
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards) _____	B516	229,629		B517	51,220			5.b	
6. Loans to foreign governments and official institutions _____	4643	0		4627	0			6	
7. All other loans _____	4644	4,245		4628	2,666			7	
8. Lease financing receivables:									
a. To U.S. addressees (domicile) _____	4658	114,614		4668	46,001			8.a	
b. To non-U.S. addressees (domicile) _____	4659	0		4669	0			8.b	
9. Total (sum of items 1 through 8) _____	4635	898,565		4605	253,845			9	

Memoranda

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 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	1,054		5410	122			M.1	
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652	0		4662	0			M.2	
3. Not Applicable									
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not in charge-offs against the allowance for loan and lease losses) _____				Calendar year-to-date					
	RIAD	Bil Mil Thou							
	C388	80,779						M.4	

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

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		RJAD	Year-to-Date			
				Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	1,926,043					1
2. Recoveries (must equal part I, item 9, column B above)	4605	253,845					2
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)	C079	893,589					3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	4,976					4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	620,896					5
6. Adjustments * (see instructions for this schedule)	C233	(19,429)					6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	1,882,790					7

* Describe on Schedule RI-E—Explanations.

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

Schedule RI-D—Income from International Operations

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

	Dollar Amounts in Thousands		RIAD	Year-to-Date			
				Bil	Mil	Thou	
1. Interest income and expense attributable to international operations:							
a. Gross interest income	B523	0					1.a
b. Gross interest expense	B524	0					1.b
2. Net interest income attributable to international operations (item 1.a minus 1.b)	B525	0					2
3. Noninterest income and expense attributable to international operations:							
a. Noninterest income attributable to international operations	4097	0					3.a
b. Provision for loan and lease losses attributable to international operations	4235	0					3.b
c. Other noninterest expense attributable to international operations	4239	0					3.c
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c)	4843	0					3.d
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d)	4844	0					4
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs	4845	0					5
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5)	4846	0					6
7. Income taxes attributable to income from international operations as estimated in item 6	4797	0					7
8. Estimated net income attributable to international operations (item 6 minus 7)	4341	0					8

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date			
		RIAD		Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:							
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				228,833	1.c
d.	Rent and other income from other real estate owned	4042				0	1.d
e.	Safe deposit box rent	C015				0	1.e
f.	4461 Merchant Processing Services	4461				769,973	1.f
g.	4462 Credit and Debit Card Revenue	4462				648,421	1.g
h.	4463 Corporate Payment Products Revenue	4463				233,849	1.h
2. Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts that exceed 1% of the sum of of Schedule RI, items 1.h and 5.m:							
TEXT							
a.	Data processing expenses	C017				0	2.a
b.	Advertising and marketing expenses	497				0	2.b
c.	Directors' fees	4136				0	2.c
d.	Printing, stationery, and supplies	C018				0	2.d
e.	Postage	8403				173,241	2.e
f.	Legal fees and expenses	4141				0	2.f
g.	FDIC deposit insurance assessments	4146				0	2.g
h.	4464	4464				0	2.h
i.	4467	4467				0	2.i
j.	4468	4468				0	2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
TEXT							
a.(1)	4469	4469				0	3.a.1
	(2) Applicable income tax effect	4486				0	3.a.2
b.(1)	4487	4487				0	3.b.1
	(2) Applicable income tax effect	4488				0	3.b.2
c.(1)	4489	4489				0	3.c.1
	(2) Applicable income tax effect	4491				0	3.c.2

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2005

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
ASSETS								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin (1)				0081	7,995,584			1.a
b. Interest-bearing balances (2)				0071	5,300			1.b
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	109,158			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	39,463,302			2.b
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices				RCON B987	3,064,109			3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	42,250			3.b
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale				5369	1,677,228			4.a
b. Loans and leases, net of unearned income		B528	134,303,312					4.b
c. LESS: Allowance for loan and lease losses		3123	1,882,790					4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	132,420,522			4.d
5. Trading assets (from Schedule RC-D)								
				3545	496,299			5
6. Premises and fixed assets (including capitalized leases)								
				2145	1,759,753			6
7. Other real estate owned (from Schedule RC-M)								
				2150	68,820			7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)								
				2130	78,330			8
9. Customers' liability to this bank on acceptances outstanding								
				2155	60,785			9
10. Intangible assets:								
a. Goodwill				3163	6,995,398			10.a
b. Other intangible assets (from Schedule RC-M)				426	4,268,850			10.b
11. Other assets (from Schedule RC-F)								
				2160	10,361,722			11
12. Total assets (sum of items 1 through 11)								
				2170	208,867,410			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		
(1) Noninterest-bearing (1)	6631	32,943,632	2200	117,720,815	13.a
(2) Interest-bearing	6636	84,777,183			13.a.1 13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN		
(1) Noninterest-bearing	6631	0	2200	17,882,776	13.b
(2) Interest-bearing	6636	17,882,776			13.b.1 13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:			RCON		
a. Federal funds purchased in domestic offices (2)			B993	3,133,087	14.a
b. Securities sold under agreements to repurchase (3)			RCFD		
			B995	10,854,039	14.b
			3548	186,413	15
15. Trading liabilities (from Schedule RC-D)					
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	24,865,833	16
17. Not applicable					
18. Bank's liability on acceptances executed and outstanding			2920	60,785	18
19. Subordinated notes and debentures(4)			3200	6,606,929	19
20. Other liabilities (from Schedule RC-G)			2930	6,323,045	20
21. Total liabilities (sum of items 13 through 20)			2948	187,633,722	21
22. Minority interest in consolidated subsidiaries			3000	1,025,113	22
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus			3838	0	23
24. Common stock			3230	18,200	24
25. Surplus (exclude all surplus related to preferred stock)			3839	11,804,040	25
26. a. Retained earnings			3632	8,814,526	26.a
b. Accumulated other comprehensive income (5)			B530	(428,191)	26.b
27. Other equity capital components (6)			A130	0	27
28. Total equity capital (sum of items 23 through 27)			3210	20,208,575	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)			3300	208,867,410	29

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2004

RCFD	Number
6724	N/A

M. 1

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	1. Cash items in process of collection, unposted debits, and currency and coin	0022		7,344,737					
a. Cash items in process of collection and unposted debits					0020		5,804,583		1.a
b. Currency and coin					0080		1,540,153		1.b
2. Balance due from depository institutions in the U.S.					0082		189,417		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		194,544						2.b
3. Balances due from banks in foreign countries and foreign central banks					0070		74,895		3
a. Foreign branches of other U.S. banks	0073		0						3.a
b. Other banks in foreign countries and foreign central banks	0074		298,056						3.b
4. Balances due from Federal Reserve Banks	0090		163,547		0090		163,547		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		8,000,884		0010		7,772,595		5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	90,794	1287	90,756	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	65,634	1293	66,770	2.a
b. Issued by U.S. Government sponsored agencies (2)	1294	0	1295	0	1297	329,975	1298	321,874	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	84,225	8497	88,152	8498	640,027	8499	636,526	3

(1) Includes Small Business Administration 'Guaranteed Loan Pool Certificates,' U.S. Maritime Administration obligations, and Export - Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, The Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Pass-through securities:									
(1) Guaranteed by GNMA	1698	0	1699	0	1701	807,929	1702	798,977	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	23,177,478	1707	22,605,813	4.a.2
(3) Other pass-through securities	1709	8,368	1710	8,368	1711	0	1713	0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0	1715	0	1716	9,364,555	1717	9,375,045	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	30	1732	31	4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	4,717,992	1736	4,643,199	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	12,463	B845	12,419	5.b
c. Automobile loans	B846	0	B847	0	B848	0	B849	0	5.c
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	5.d
e. Commercial and industrial loans	B854	0	B855	0	B856	0	B857	0	5.e
f. Other	B858	0	B859	0	B860	0	B861	0	5.f
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	626,828	1741	621,801	6.a
b. Foreign debt securities	1742	16,565	1743	16,565	1744	28,945	1746	28,917	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	261,176	A511	261,174	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	109,158	1771	113,085	1772	40,123,826	1773	39,463,302	8

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

Schedule RC-B—Continued

Memoranda	Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Pledged securities (1)			0416		36,809,710		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	972,089					M.2.a.1
(2) Over three months through 12 months	A550	173,868					M.2.a.2
(3) Over one year through three years	A551	75,713					M.2.a.3
(4) Over three years through five years	A552	45,580					M.2.a.4
(5) Over five years through 15 years	A553	215,825					M.2.a.5
(6) Over 15 years	A554	396,778					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	210,637					M.2.b.1
(2) Over three months through 12 months	A556	78,011					M.2.b.2
(3) Over one year through three years	A557	460,251					M.2.b.3
(4) Over three years through five years	A558	1,654,847					M.2.b.4
(5) Over five years through 15 years	A559	9,923,218					M.2.b.5
(6) Over 15 years	A560	11,086,194					M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)							
(1) Three years or less	A561	4,756,629					M.2.c.1
(2) Over three years	A562	9,261,646					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	137,036					M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)			1778		0		M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):							
a. Amortized cost	8782	0					M.4.a
b. Fair value	8783	0					M.4.b

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
	Dollar Amounts in Thousands						
1. Loans secured by real estate	1410	63,512,201					1
a. Construction, land development, and other land loans				1415	8,189,919		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	906,044		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				1797	10,897,369		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	21,865,688		1.c.2.a
(b) Secured by junior liens				5368	3,486,233		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	1,961,717		1.d
e. Secured by nonfarm nonresidential properties				1480	16,205,231		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				B531	194,758		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	194,758					2.a.2
b. To other depository institutions in the U.S.	B534	221,776	B534	221,776			2.b
c. To banks in foreign countries				B535	61,471		2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	61,471					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,217,231	1590	1,217,231			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	29,461,079	1763	29,445,273			4.a
b. To non-U.S. addressees (domicile)	1764	432,844	1764	230,901			4.b
5. Not applicable.							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards	B538	6,806,292	B538	6,806,292			6.a
b. Other revolving credit plans	B539	2,432,147	B539	2,432,147			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	13,203,349	2011	13,203,349			6.c
7. Loans to foreign government and official institutions (including foreign central banks)	2081	0	2081	0			7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	2,263,708	2107	2,263,708			8
9. Other loans	1563	3,738,300					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	731,228		9.a
b. All other loans (exclude consumer loans)				1564	3,007,072		9.b
10. Lease financing receivables (net of unearned income)				2165	12,435,384		10
a. Of U.S. addressees (domicile)	2182	12,435,357					10.a
b. Of non-U.S. addressees (domicile)	2183	27					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	135,980,540	2122	135,762,791			12

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Loans and Leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)	1616					969	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				785,218		M.2.a.1
(2) Over three months through 12 months	A565			1,454,539			M.2.a.2
(3) Over one year through three years	A566			4,142,610			M.2.a.3
(4) Over three years through five years	A567			3,762,466			M.2.a.4
(5) Over five years through 15 years	A568			4,434,727			M.2.a.5
(6) Over 15 years	A569			7,239,161			M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)	RCFD						
(1) Three months or less	A570			53,526,185			M.2.b.1
(2) Over three months through 12 months	A571			6,658,273			M.2.b.2
(3) Over one year through three years	A572			18,694,065			M.2.b.3
(4) Over three years through five years	A573			19,573,392			M.2.b.4
(5) Over five years through 15 years	A574			12,640,777			M.2.b.5
(6) Over 15 years	A575			2,529,325			M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247			33,748,827			M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746			3,506,333			M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON						
	5370			9,555,620			M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD						
	B837			0			M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>							
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391			282,468			M.6
Memorandum item 7 is to be completed by all banks.							
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):							
a. Outstanding balance	C779			0			M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780			0			M.7.b

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

Schedule RC-D—Trading Assets and Liabilities

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

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
ASSETS					
1.	U.S. Treasury securities in domestic offices	3531		0	1
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532		0	2
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices	3533		0	3
4.	Mortgage-backed securities (MBS) in domestic offices:				
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534		0	4.a
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		0	4.b
c.	All other mortgage-backed securities	3536		0	4.c
5.	Other debt securities in domestic offices	3537		262,672	5
6. - 8.	Not applicable				
9.	Other trading assets in domestic offices	3541		0	9
10.	Trading assets in foreign offices	3542		0	10
11.	Derivatives with a positive fair value value:	RCON			
a.	In domestic offices	3543		233,627	11.a
b.	In foreign offices	3543		0	11.b
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545		496,299	12
LIABILITIES					
13.	Liability for short positions	3546		0	13
14.	Derivatives with a negative fair value	3547		186,413	14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		186,413	15

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	B549		15,385,019						B550		88,624,442		1
2. U.S. Government	2202		105,956						2520		258,615		2
3. States and political subdivisions in the U.S.	2203		885,062						2530		10,706,223		3
4. Commercial banks and other depository institutions in the U.S.	B551		1,694,574						B552		14,302		4
5. Banks in foreign countries	2213		46,622						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		18,117,233		2210		15,545,463		2385		99,603,582		7

Memoranda

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		3,180,713		M.1.a
b. Total brokered deposits	2365		50,119		M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	2343		0		M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344		49,921		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		49,921		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		6,175,002		M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C, above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810		66,445,738		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		5,602,161		M.2.a.2
b. Total time deposits of less than \$100,000	6648		13,214,139		M.2.b
c. Total time deposits of \$100,000 or more	2604		14,341,544		M.2.c

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)				
(1) Three months or less _____		A579	2,559,518	M.3.a.1
(2) Over three months through 12 months _____		A580	6,182,982	M.3.a.2
(3) Over one year through three years _____		A581	3,715,689	M.3.a.3
(4) Over three years _____		A582	755,950	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above)(3) _____				
		A241	8,742,499	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)				
(1) Three months or less _____		A584	8,996,323	M.4.a.1
(2) Over three months through 12 months _____		A585	3,732,687	M.4.a.2
(3) Over one year through three years _____		A586	1,237,014	M.4.a.3
(4) Over three years _____		A587	375,520	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	12,729,010	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	8,129,846	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____				
		B554	9,752,930	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____				
		2625	0	3
4. Foreign governments and official institutions (including foreign central banks) _____				
		2650	0	4
5. U.S. Government and states and political subdivisions in the U.S. _____				
		B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____				
		2200	17,882,776	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	17,882,776	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		894,935		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		29,182		3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752		884,942		4
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		8,552,663		5
	TEXT							
	a. Prepaid Expenses	2166	0					5.a
	b. Cash surrender value of life insurance	C009	2,921,503					5.b
	c. Repossessed personal property (including vehicles)	1578	0					5.c
	d. Derivatives with a positive fair value held for purposes other than trading	C010	0					5.d
	e. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					5.e
f.	3549	3549	0					5.f
g.	3550	3550	0					5.g
h.	3551	3551	0					5.h
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160		10,361,722		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		250,539		1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		1,709,215		1.b
2.	Net deferred tax liabilities (2)			3049		2,020,308		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		204,334		3
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		2,138,649		4
	TEXT							
	a. Accounts Payable	3066	566,237					4.a
	b. Deferred compensation liabilities	C011	0					4.b
	c. Dividends declared but not yet payable	2932	0					4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
e.	3552 Low Income Housing Investment Liability	3552	556,500					4.e
f.	3553	3553	0					4.f
g.	3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		6,323,045		5

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

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

	Domestic Offices			
	RCON	Bil	Mil Thou	
Dollar Amounts in Thousands				
1. Customers' liability to this bank on acceptances outstanding	2155		59,283	1
2. Bank's liability on acceptances executed and outstanding	2920		59,283	2
3. Securities purchased under agreements to resell	8989		42,250	3
4. Securities sold under agreements to repurchase	8995		10,854,039	4
5. Other borrowed money	3190		24,543,898	5
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		0	6
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		17,774,249	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		208,130,261	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		169,122,324	9

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

	RCON	Bil	Mil Thou	
10. U.S. Treasury securities	1039		90,794	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		395,609	11
12. Securities issued by states and political subdivisions in the U.S.	1042		724,252	12
13. Mortgage-backed securities (MBS):				
a. Pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		23,985,407	13.a.1
(2) Other pass-through securities	1044		8,368	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		9,364,555	13.b.1
(2) All other mortgage-backed securities	1280		4,718,022	13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		639,291	14
15. Foreign debt securities (include foreign asset-backed securities)	1282		45,510	15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		261,176	16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		40,232,984	17
18. Equity securities that do not have readily determinable fair values	1752		884,942	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		0	1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898		0	2

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands			
		RCFD	Bil	Mil	Thou
ASSETS					
1.	Interest-bearing balances due from depository institutions	3381		3,343	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558		518,525	2
3.	Mortgage-backed securities (2)	B559		39,447,552	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560		1,288,610	4
5.	Federal funds sold and securities purchased under agreements to resell	3365		3,195,082	5
6.	Loans:				
	a. Loans in domestic offices:	RCFN			
	(1) Total loans	3360		123,737,428	6.a.1
	(2) Loans secured by real estate	3385		63,594,028	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers	3386		1,157,491	6.a.3
	(4) Commercial and industrial loans	3387		31,904,741	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:				
	(a) Credit cards	B561		6,420,979	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562		15,799,824	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360		187,322	6.b
7.	Trading assets	RCFD			
		3401		412,568	7
8.	Lease financing receivables (net of unearned income)	3484		12,350,465	8
9.	Total assets(4)	3368		206,555,945	9
LIABILITIES					
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCFN			
		3485		2,023,151	10
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs)	B563		72,932,561	11.a
	b. Time deposits of \$100,000 or more	A514		15,230,156	11.b
	c. Time deposits of less than \$100,000	A529		13,397,404	11.c
		RCFN			
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404		14,790,356	12
		RCFD			
13.	Federal funds purchased and securities sold under agreements to repurchase	3353		16,860,861	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355		25,393,168	14

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

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

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

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

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

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

				Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou		
1. Unused commitments:												
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines							3814		12,050,542		1.a	
b. Credit card lines							3815		43,451,516		1.b	
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate							3816		7,127,262		1.c.1	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate							6550		4,530,691		1.c.2	
d. Securities underwriting							3817		0		1.d	
e. Other unused commitments							3818		55,025,811		1.e	
2. Financial standby letters of credit and foreign office guarantees							3819		11,492,998		2	
a. Amount of financial standby letters of credit conveyed to others				3820		1,132,806					2.a	
3. Performance standby letters of credit and foreign office guarantees							3821		415,515		3.	
a. Amount of performance standby letters of credit conveyed to others				3822		32,739					3.a	
4. Commercial and similar letters of credit							3411		335,069		4	
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank												
							3428		1,918		5	
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)												
							3433		13,047,931		6	
7. Credit derivatives :												
a. Notional amount of credit derivatives on which the reporting bank is the guarantor							A534		169,437		7.a	
(1) Gross positive fair value							C219		0		7.a.1	
(2) Gross negative fair value							C220		97		7.a.2	
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary							A535		142,679		7.b	
(1) Gross positive fair value							C221		265		7.b.1	
(2) Gross negative fair value							C222		0		7.b.2	
8. Spot foreign exchange contracts							8765		113,023		8	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")												
							3430		0		9	
TEXT												
a. Securities borrowed				3432		0					9.a	
b. Commitments to purchase when-issued securities				3434		0					9.b	
c. 3555				3555		0					9.c	
d. 3556				3556		0					9.d	
e. 3557				3557		0					9.e	
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")												
							5591		0		10	
TEXT												
a. Commitments to sell when-issued securities				3435		0					10.a	
b. 5592				5592		0					10.b	
c. 5593				5593		0					10.c	
d. 5594				5594		0					10.d	
e. 5595				5595		0					10.e	
11. Year-to-date merchant credit card sales volume:												
							RCFD	Tril	Bil	Mil	Thou	
a. Sales for which the reporting bank is the acquiring bank							C223		102,175,977			11.a
b. Sales for which the reporting bank is the agent bank with risk							C224		40,904,020			11.b

Schedule RC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts	0				0				0				0				12.a
b. Forward contracts	2,793,514				4,261,184				0				0				12.b
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	0				0				0				0				12.c.2
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options	2,538,379				56,254				0				0				12.d.1
(2) Purchased options	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
	1,455,678				56,254				0				0				12.d.2
e. Swaps	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
	41,172,945				386,797				33,862				0				12.e
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				
	22,616,496				3,969,793				0				0				13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	25,344,020				790,696				33,862				0				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589																14.a
	12,322,000																
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	211,099				62,868				0				0				15.a.1
(2) Gross negative fair value	167,302				58,380				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	293,160				17,908				2,621				0				15.b.1
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
	213,594				23				0				0				15.b.2

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:							
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			6164			990	1.a
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number				0	1.b
2.	Intangible assets other than goodwill:							
a.	Mortgage servicing Assets			3164			1,118,323	2.a
	(1) Estimated fair value of mortgage servicing assets	A590					1,123,256	2.a.1
b.	Purchased credit card relationships and nonmortgage servicing assets			B026			119,973	2.b
c.	All other identifiable intangible assets			5507			3,030,554	2.c
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426			4,268,850	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			746	3.b.1
	(2) Farmland in domestic offices			5509			473	3.b.2
	(3) 1-4 family residential properties in domestic offices			5510			63,720	3.b.3
	(4) Multifamily (5 or more) residential properties in domestic offices			5511			584	3.b.4
	(5) Nonfarm nonresidential properties in domestic offices			5512			3,297	3.b.5
	(6) In foreign offices			RCFN				
				5513			0	3.b.6
c.	Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)			RCFD				
				2150			68,820	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			78,330	4.b
c.	Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)			2130			78,330	4.c
5.	Other borrowed money:							
a.	Federal Home Loan Bank advances:							
	(1) With a remaining maturity of one year or less (1)			2651			25	5.a.1
	(2) With a remaining maturity of more than one year through three years			B565			1,899,122	5.a.2
	(3) With a remaining maturity of more than three years			B566			2,141,534	5.a.3
b.	Other borrowings:							
	(1) With a remaining maturity of one year or less			B571			5,166,272	5.b.1
	(2) With a remaining maturity of more than one year through three years			B567			15,631,695	5.b.2
	(3) With a remaining maturity of more than three years			B568			27,185	5.b.3
c.	Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)			3190			24,865,833	5.c

		YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities?	B569	YES

		RCFD	Bil	Mil	Thou	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	B570			55,134,266	7

8. Primary Internet Web site address of the bank (home page), if any
 (example: www.examplebank.com)
 (TEXT 4087) <http://www.usbank.com>

		YES / NO	
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	4088	YES

(1) Includes overnight Federal Home Loan Bank advances.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	1. Loans secured by real estate:								
a. Construction, land development, and other land loans in domestic offices	2759	17,903	2769	50	3492	23,455			1.a
b. Secured by farmland in domestic offices	3493	1,564	3494	0	3495	10,771			1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	40,622	5399	13,252	5400	7,293			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C236	282,011	C237	853,551	C229	46,967			1.c.2.a
(b) Secured by junior liens	C238	31,774	C239	11,765	C230	5,463			1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	10,231	3500	27	3501	8,547			1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	59,247	3503	0	3504	114,937			1.e
	RCFN		RCFN		RCFN				
f. In foreign offices	B572	0	B573	0	B574	0			1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD				
	5377	0	5378	0	5379	0			2.a
b. To foreign banks	5380	0	5381	1,981	5382	0			2.b
3. Loans to finance agricultural production and other loans to farmers									
	1594	20,024	1597	0	1583	5,445			3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1251	237,720	1252	13,194	1253	207,634			4.a
b. To non-U.S. addressees (domicile)	1254	2,315	1255	1,391	1256	0			4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B575	146,916	B576	109,751	B577	48,450			5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	124,322	B579	41,919	B580	2,056			5.b
6. Loans to foreign governments and official institutions									
	5389	0	5390	0	5391	0			6
7. All other loans									
	5459	20,474	5460	0	5461	16,815			7
8. Lease financing receivables:									
a. Of U.S. addressees (domicile)	1257	137,407	1258	3,507	1259	41,969			8.a
b. Of non-U.S. addressees (domicile)	1271	0	1272	0	1791	0			8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)									
	3505	1,487	3506	0	3507	18,999			9

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	186,975	5613	796,103	5614	14,052	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	4,751	5616	0	5617	10,692	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	170,363	C867	786,989	C868	0	10.b

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	0	1659	0	1661	23,665	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	53,375	6559	0	6560	5,494	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	659	C241	231	C226	0	M.5

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

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

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):				
a.	Actual amount of all unposted debits _____ <i>OR</i>	0030	0	1.a
b.	Separate amount of unposted debits:			
(1)	Actual amount of unposted debits to demand deposits _____	0031	0	1.b.1
(2)	Actual amount of unposted debits to time and savings deposits (1) _____	0032	0	1.b.2
2. Unposted credits (see instructions):				
a.	Actual amount of all unposted credits _____ <i>OR</i>	3510	0	2.a
b.	Separate amount of unposted credits:			
(1)	Actual amount of unposted credits to demand deposits _____	3512	0	2.b.1
(2)	Actual amount of unposted credits to time and savings deposits (1) _____	3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____		3520	0	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits) :				
a.	Demand deposits of consolidated subsidiaries _____	2211	336,429	4.a
b.	Time and savings deposits (1) of consolidated subsidiaries _____	2351	0	4.b
c.	Interest accrued and unpaid on deposits of consolidated subsidiaries _____	5514	0	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a.	Demand deposits in insured branches (included in Schedule RC-E, Part II) _____	2229	0	5.a
b.	Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____	2383	0	5.b
c.	Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____	5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a.	Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B) _____	2314	0	6.a
b.	Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B) _____	2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)				
a.	Unamortized premiums _____	5516	4,806	7.a
b.	Unamortized discounts _____	5517	0	7.b
8. To be completed by banks with " Oakar deposits ".				
a.	Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):			
(1)	Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____	A531	0	8.a.1
(2)	Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) _____	A532	0	8.a.2
b.	Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____	A533	0	8.b

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

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):				
a. Deposit accounts of \$100,000 or less:				
(1) Amount of deposit accounts of \$100,000 or less		2702	51,124,075	M.1.a 1
(2) Number of deposit accounts of \$100,000 or less	Number			
(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	66,596,740	M.1.b 1
(2) Number of deposit accounts of more than \$100,000	Number			
	2722	128,865		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	53,646,610	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
Text		RCON	FDIC Cert No.	
A545		A545	0	M.3

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

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)	3210	20,208,575			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	(409,525)			2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	1			3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	(9,853)			4
5. LESS: Nonqualifying perpetual preferred stock	B588	0			5
6. Qualifying minority interests in consolidated subsidiaries	B589	1,025,113			6
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,903,135			7
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	11,749,930			8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	107,393			9.a
b. LESS: Disallowed deferred tax assets	5610	0			9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0			10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	11,642,537			11
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306	5,600,117			12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0			13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	2,087,124			14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0			15
16. Other Tier 2 capital components	B594	0			16
17. Tier 2 capital (sum of items 12 through 16)	5311	7,687,241			17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,687,241			18
19. Tier 3 capital allocated for market risk	1395	0			19
20. LESS: Deductions for total risk-based capital	B595	0			20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	19,329,778			21
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	3368	206,555,945			22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	9,903,135			23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	107,393			24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0			25
26. LESS: Other deductions from assets for leverage capital purposes	B596	122,817			26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	196,422,600			27
Adjustments for financial subsidiaries					
28.a Adjustment to Tier 1 capital reported in item 11	C228	0			28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0			28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0			29
30. Adjustment to average total assets reported in item 27	B505	0			30
Capital Ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries)					
	RCFD	(Column A) Percentage	RCFD	(Column B) Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	5.93%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.46%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	10.73%	33

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

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

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

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

Schedule RC-R—Continued

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

	(Column A)	(Column B)	Allocation by Risk Weight Category				
	Totals (from Schedule RC)	Items Not Subject to Risk-Weighting	0%	20%	50%	100%	
	Dollar Amounts in Thousands						
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 8,000,884	RCFD C869 0	RCFD B600 1,703,700	RCFD B601 6,297,184		RCFD B602 0	34
35. Held-to-maturity securities	RCFD 1754 109,158	RCFD B603 0	RCFD B604 0	RCFD B605 76,504	RCFD B606 16,088	RCFD B607 16,566	35
36. Available-for-sale securities	RCFD 1773 39,463,302	RCFD B608 (660,522)	RCFD B609 1,584,056	RCFD B610 37,006,488	RCFD B611 162,439	RCFD B612 1,370,841	36
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 3,106,359		RCFD C063 40,144	RCFD C064 3,066,215		RCFD B520 0	37
38. Loans and leases held for sale	RCFD 5369 1,677,228	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 1,677,228	RCFD B621 0	38
39. Loans and leases, net of unearned income	RCFD B528 134,303,312	RCFD B622 0	RCFD B623 882,406	RCFD B624 5,811,207	RCFD B625 16,995,244	RCFD B626 110,614,455	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 1,882,790	RCFD 3123 1,882,790					40
41. Trading assets	RCFD 3545 496,299	RCFD B627 233,626	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 262,673	41
42. All other assets (1)	RCFD B639 23,593,658	RCFD B640 10,431,292	RCFD B641 635,789	RCFD B642 3,155,611	RCFD B643 30,832	RCFD 5339 9,340,134	42
43. Total assets (sum of items 34 through 42)	RCFD 2170 208,867,410	RCFD B644 8,121,606	RCFD 5320 4,846,095	RCFD 5327 55,413,209	RCFD 5334 18,881,831	RCFD 5340 121,604,669	43

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

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Face Value or Notional Amount			Allocation by Risk Weight Category				
				0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	11,492,998	1.000	11,492,998	0	1,132,806	0	10,360,192	44
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	
	415,515	.50	207,758	0	16,370	0	191,388	45
46. Commercial and similar letters of credit	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	
	335,069	.20	67,014	0	3,824	0	63,190	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663	
	9,846	1.00	9,846	0	0		9,846	47
48. Securities lent	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	
	13,047,931	1.00	13,047,931	13,047,931	0	0	0	48
49. Retained recourse on small business obligations sold with recourse	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673	
	1,328	1.00	1,328	0	0	0	1,328	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	* Below	RCFD B542				RCFD B543	
	17,269	12.500	215,863				215,863	50
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	
	839,479	1.00	839,479	0	0	839,479	0	51
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	
	29,197	1.00	29,197	0	0	1,726	27,471	52
53. Unused commitments with an original maturity exceeding one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	
	62,854,562	.50	31,427,281	0	6,419,028	19,332	24,988,921	53
54. Derivative contracts			RCFD A167	RCFD B693	RCFD B694	RCFD B695		
			629,848	31,215	425,699	172,934		54

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution specific factor. (Entering an 'M' allows for data entry in Column B.)

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	17,925,241	63,410,936	19,915,302	157,462,868	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	0	12,682,187	9,957,651	157,462,868	57
				RCFD 1651	
58. Market risk equivalent assets				0	58
				RCFD B704	
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)				180,102,706	59
				RCFD A222	
60. LESS: Excess allowance for loan and lease losses				0	60
				RCFD 3128	
61. LESS: Allocated transfer risk reserve				0	61
				RCFD A223	
62. Total risk-weighted assets (item 59 minus items 60 and 61)				180,102,706	62

Memoranda

	Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards		8764	373,784	M.1

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	10,397,549	8766	24,893,025	8767	10,131,563	M.2.a
b. Foreign exchange contracts	3812	3,702,883	8769	473,086	8770	386,797	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	33,862	A002	0	M.2.f

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases		
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
Dollar Amounts in Thousands									
6. Amount of ownership (or seller's) interest carried as:									
a. Securities (included in RC-B or RC, item 5)		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a		
b. Loans (included in Schedule RC-C)		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a		
b. 90 days or more past due		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
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	9
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	10

Schedule RC-S—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans and All Leases
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 839,480	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 839,480	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil Mil Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	230,894
b. Amount of retained recourse on these obligations as of the report date	A250	1,328
2. Outstanding principal balance of assets serviced for others:		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	839,480
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	68,166,494
c. Other financial assets (1)	A591	862,669
3. Asset-backed commercial paper conduits:		
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	27,853
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	3,797,717
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

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

NAME AND ADDRESS OF BANK

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

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

SPECIAL REPORT
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE

FDIC Certificate Number

12/31/2005

06548

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

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

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

			RCFD		
a. Number of loans made to executive officers since the previous Call Report date			3561		9
b. Total dollar amount of above loans (in thousands of dollars)			3562		240
c. Range of interest charged on above loans (example: 9-3/4% = 9.75)			RCFD	From	RCFD
			7701	7.25%	7702
					To
					17.00%

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

James Stadler

DATE (Month, Day, Year)

1/30/06

