

Federal Financial Institutions Examination Council

Please refer to page i,

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Table of Contents, for
the required disclosure
of estimated burden.

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

Report at the close of Business December 31, 2006

(20061231)

(RCON 9999)

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

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

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with the Federal regulatory authority instructions. **The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function)** and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

01/30/2007

Date of Signature

Submission of Reports

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

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

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

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

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

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

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

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The estimated average burden associated with this information collection is 39.1 hours per respondent and is estimated to vary from 16 to 625 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-M - Memoranda _____	RC-16, 16a
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Assistant Executive Secretary		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-31
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.

Cincinnati

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

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Consolidated Report of Income for the period January 1, 2006 – December 31, 2006

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate	4011	4,433,305	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	84,429	1.a.1.b
(c) Commercial and industrial loans	4012	2,118,742	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	943,640	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	1,185,173	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	107	1.a.1.e
(f) All other loans in domestic offices	B487	299,677	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	7,447	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	9,072,520	1.a.3
b. Income from lease financing receivables	4065	792,233	1.b
c. Interest income on balances due from depository institutions: (1)	4115	162	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	27,677	1.d.1
(2) Mortgage-backed securities	B489	1,795,902	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	167,051	1.d.3
e. Interest income from trading assets	4069	37,982	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	170,270	1.f
g. Other interest income	4518	78,954	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	12,142,751	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	47,612	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	778,498	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	682,861	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	523,784	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	868,683	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	691,315	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,414,286	2.c

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

Schedule RI—Continued

	Year-to-date			
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	369,249	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	5,376,288	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	6,766,463 3
4. Provision for loan and lease losses			4230	510,446 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	1,057,944	5.a	
b. Service charges on deposit accounts in domestic offices	4080	1,439,065	5.b	
c. Trading revenue (2)	A220	104,007	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490	171,697	5.d	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	126,541	5.f	
g. Net securitization income	B493	12,744	5.g	
h. (1) Underwriting income from insurance and reinsurance activities	C386	24,414	5.h.(1)	
(2) Income from other insurance activities	C387	490	5.h.(2)	
i. Net gains (losses) on sales of loans and leases	5416	103,817	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	6,661	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	70,445	5.k	
l. Other noninterest income*	B497	3,214,344	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	6,332,169 5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	(1,033) 6.a
b. Realized gains (losses) on available-for-sale securities			3196	11,450 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	2,815,966	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	653,552	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	448,690	7.c.2	
d. Other noninterest expense*	4092	2,110,295	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	6,028,503 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	6,570,100 8
9. Applicable income taxes (on item 8)			4302	2,111,887 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	4,458,213 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	4,458,213 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	31,071			M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	171,697			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	93,781			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	119,150			M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	48,155		Number	M.5
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106	0		CCYY/MM/DD	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (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	64,284			M.8.a
b. Foreign exchange exposures _____	8758	39,723			M.8.b
c. Equity security and index exposures _____	8759	0			M.8.c
d. Commodity and other exposures _____	8760	0			M.8.d
9. Not applicable					
10. Credit losses on derivatives (see instructions) _____	A251	0			M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____					
	RIAD	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, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217								20,208,575	1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507								4,173	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508								20,212,748	3
4. Net income (loss) (must equal Schedule RI, item 12)	4340								4,458,213	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								172,898	7
8. LESS: Cash dividends declared on preferred stock	4470								0	8
9. LESS: Cash dividends declared on common stock	4460								3,915,000	9
10. Other comprehensive income (1)	B511								(310,734)	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								20,618,125	12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries					
	Calendar year-to-date									
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices	3582			871	3583				228	1.a
b. Secured by farmland in domestic offices	3584			188	3585				646	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			31,183	5412				4,130	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C234			41,131	C217				2,335	1.c.2.a
(b) Secured by junior liens	C235			28,497	C218				7,587	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588			494	3589				21	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590			7,144	3591				6,959	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			90	4663				82	2.a
b. To foreign banks	4654			0	4664				0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655			1,356	4665				545	3
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	4645			101,252	4617				54,531	4.a
b. To non-U.S. addressees (domicile)	4646			25	4618				63	4.b

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514		243,870		B515		34,652		5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516		184,488		B517		60,464		5.b
6. Loans to foreign governments and official institutions	4643		0		4627		0		6
7. All other loans	4644		4,229		4628		1,294		7
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658		75,345		4668		37,868		8.a
b. To non-U.S. addressees (domicile)	4659		0		4669		0		8.b
9. Total (sum of items 1 through 8)	4635		720,163		4605		211,405		9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409		462		5410		566		M.1
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above):	4652		0		4662		0		M.2
3. Not applicable									
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388						81,683		M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	1,882,790	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	211,405	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	713,346	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	6,817	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	510,446	5
6. Adjustments* (see instructions for this schedule)	C233	4,839	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	1,889,317	7

* Describe on Schedule RI-E—Explanations.

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
Memoranda			
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	54,756	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781	0	M.4

Schedule RI-D—Income from Foreign Offices

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	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		243,357		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		963,571		1.f
g.	4462 Credit and Debit Card Revenue	4462		739,083		1.g
h.	4463 Corporate Payment Products Revenue	4463		278,771		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	0497		0		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		0		2.e
f.	Legal fees and expenses	4141		0		2.f
g.	FDIC deposit insurance assessments	4146		0		2.g
h.	4464	4464		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, 2006

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril 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	8,638,651	1.a
b. Interest-bearing balances (2)				0071	6,300	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	87,309	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	39,611,960	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	3,480,712	3.a
b. Securities purchased under agreements to resell (3)				RCFD		
				B989	31,371	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	3,114,461	4.a
b. Loans and leases, net of unearned income		B528	139,934,681			4.b
c. LESS: Allowance for loan and lease losses		3123	1,889,317			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	138,045,364	4.d
5. Trading assets (from Schedule RC-D)						
				3545	257,253	5
6. Premises and fixed assets (including capitalized leases)						
				2145	1,758,813	6
7. Other real estate owned (from Schedule RC-M)						
				2150	175,686	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)						
				2130	108,291	8
9. Not applicable						
10. Intangible assets:						
a. Goodwill				3163	7,524,771	10.a
b. Other intangible assets (from Schedule RC-M)				0426	4,524,104	10.b
11. Other assets (from Schedule RC-F)						
				2160	10,437,280	11
12. Total assets (sum of items 1 through 11)						
				2170	217,802,326	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

Tril | 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	32,902,355		2200	118,536,179
(2) Interest-bearing	6636	85,633,824			
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN	
(1) Noninterest-bearing	6631	0		2200	17,366,942
(2) Interest-bearing	6636	17,366,942			
14. Federal funds purchased and securities sold under agreements to repurchase:				RCON	
a. Federal funds purchased in domestic offices (2)				B993	2,553,472
b. Securities sold under agreements to repurchase (3)				B995	9,763,306
15. Trading liabilities (from Schedule RC-D)				3548	139,984
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190	33,217,524
17. and 18. Not applicable					
19. Subordinated notes and debentures(4)				3200	7,384,026
20. Other liabilities (from Schedule RC-G)				2930	6,677,926
21. Total liabilities (sum of items 13 through 20)				2948	195,639,359
22. Minority interest in consolidated subsidiaries				3000	1,544,842
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus				3838	0
24. Common stock				3230	18,200
25. Surplus (exclude all surplus related to preferred stock)				3839	11,976,937
26. a. Retained earnings				3632	9,361,913
b. Accumulated other comprehensive income (5)				B530	(738,925)
27. Other equity capital components (6)				A130	0
28. Total equity capital (sum of items 23 through 27)				3210	20,618,125
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				3300	217,802,326

Memorandum

To be reported with the March Report of Condition.

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

RCFD	Number
6724	N/A

M.1

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Cash items in process of collection, unposted debits, and currency and coin	0022	7,565,156					1
a. Cash items in process of collection and unposted debits				0020	6,019,197		1.a
b. Currency and coin				0080	1,545,959		1.b
2. Balances due from depository institutions in the U.S.				0082	321,851		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	338,726					2.b
3. Balances due from banks in foreign countries and foreign central banks				0070	50,760		3
a. Foreign branches of other U.S. banks	0073	0					3.a
b. Other banks in foreign countries and foreign central banks	0074	378,983					3.b
4. Balances due from Federal Reserve Banks	0090	362,086		0090	362,086		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	8,644,951		0010	8,299,853		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	0	1287	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	57,465	1293	58,132	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	396,368	1298	390,344	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	67,136	8497	71,548	8498	4,463,174	8499	4,539,227	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			746,807	1702			732,611	4.a.1
(2) Issued by FNMA and FHLMC	1703			0	1705			0	1706			20,870,379	1707			20,258,968	4.a.2
(3) Other pass-through securities	1709			7,283	1710			7,284	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			8,064,192	1717			8,084,957	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718			0	1719			0	1731			19	1732			19	4.b.2
(3) All other mortgage-backed securities	1733			0	1734			0	1735			4,612,082	1736			4,542,512	4.b.3
5. Asset-backed securities (ABS)	C026			0	C988			0	C989			6,508	C027			6,480	5
6. Other debt securities:																	
a. Other domestic debt securities	1737			0	1738			0	1739			821,805	1741			820,351	6.a
b. Foreign debt securities	1742			12,890	1743			12,890	1744			61,571	1746			61,547	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)									A510			116,368	A511			116,812	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			87,309	1771			91,722	1772			40,216,738	1773			39,611,960	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	32,189,376	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	980,199			M.2.a.1
(2) Over three months through 12 months	A550	87,483			M.2.a.2
(3) Over one year through three years	A551	53,724			M.2.a.3
(4) Over three years through five years	A552	27,739			M.2.a.4
(5) Over five years through 15 years	A553	325,417			M.2.a.5
(6) Over 15 years	A554	4,481,545			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	286,712			M.2.b.1
(2) Over three months through 12 months	A556	193,749			M.2.b.2
(3) Over one year through three years	A557	1,536,074			M.2.b.3
(4) Over three years through five years	A558	1,409,560			M.2.b.4
(5) Over five years through 15 years	A559	7,508,151			M.2.b.5
(6) Over 15 years	A560	10,064,616			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	4,739,503			M.2.c.1
(2) Over three years	A562	7,887,985			M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	114,757			M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0			M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782	0			M.4.a
b. Fair value	8783	0			M.4.b

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

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity						Available-for-sale									
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou				
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):																
a. Credit card receivables	B838		0		B839		0		B840		0		B841		0	M.5.a
b. Home equity lines	B842		0		B843		0		B844		6,508		B845		6,480	M.5.b
c. Automobile loans	B846		0		B847		0		B848		0		B849		0	M.5.c
d. Other consumer loans	B850		0		B851		0		B852		0		B853		0	M.5.d
e. Commercial and industrial loans	B854		0		B855		0		B856		0		B857		0	M.5.e
f. Other	B858		0		B859		0		B860		0		B861		0	M.5.f

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	Dollar Amounts in Thousands				(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate _____	1410	64,511,051							1
a. Construction, land development, and other land loans _____					1415	8,933,326			1.a
b. Secured by farmland (including farm residential and other improvements) _____					1420	865,917			1.b
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____					1797	11,006,124			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens _____					5367	22,431,020			1.c.2.a
(b) Secured by junior liens _____					5368	3,875,555			1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____					1460	1,703,755			1.d
e. Secured by nonfarm nonresidential properties _____					1480	15,695,354			1.e
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S. _____						B531	265,896		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	265,896							2.a.2
b. To other depository institutions in the U.S. _____	B534	337,025			B534	337,025			2.b
c. To banks in foreign countries _____						B535	80,527		2.c
(1) To foreign branches of other U.S. banks _____	B536	0							2.c.1
(2) To other banks in foreign countries _____	B537	80,527							2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	1,127,787			1590	1,127,787			3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	1763	31,513,560			1763	31,513,560			4.a
b. To non-U.S. addressees (domicile) _____	1764	511,108			1764	173,778			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	8,265,993			B538	8,265,993			6.a
b. Other revolving credit plans _____	B539	2,492,729			B539	2,492,729			6.b
c. Other consumer loans (includes single payment, installment, and all student loans) _____	2011	14,552,325			2011	14,552,325			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	2,717,943			2107	2,717,943			8
9. Other loans _____	1563	4,162,542							9
a. Loans for purchasing or carrying securities (secured and unsecured) _____						1545	504,763		9.a
b. All other loans (exclude consumer loans) _____						1564	3,657,779		9.b
10. Lease financing receivables (net of unearned income) _____						2165	12,510,656		10
a. Of U.S. addressees (domicile) _____	2182	12,510,545							10.a
b. Of non-U.S. addressees (domicile) _____	2183	111							10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above _____	2123	0			2123	0			11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) _____	2122	143,049,142			2122	142,711,812			12

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)		1616		19,293		M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)		RCFN				
(1) Three months or less		A564		972,612		M.2.a.1
(2) Over three months through 12 months		A565		1,546,181		M.2.a.2
(3) Over one year through three years		A566		3,870,692		M.2.a.3
(4) Over three years through five years		A567		3,538,728		M.2.a.4
(5) Over five years through 15 years		A568		4,814,221		M.2.a.5
(6) Over 15 years		A569		7,653,238		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		55,183,311		M.2.b.1
(2) Over three months through 12 months		A571		6,383,534		M.2.b.2
(3) Over one year through three years		A572		20,273,770		M.2.b.3
(4) Over three years through five years		A573		20,357,780		M.2.b.4
(5) Over five years through 15 years		A574		14,222,537		M.2.b.5
(6) Over 15 years		A575		3,765,205		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		35,022,286		M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)		2746		4,431,526		M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		RCFN				
		5370		9,576,537		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		20,920		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		334,096		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 calendar year.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
ASSETS						
1.	U.S. Treasury securities in domestic offices _____	3531		0		1
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities) _____	3532		0		2
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices _____	3533		0		3
4.	Mortgage-backed securities (MBS) in domestic offices:					
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____	3534		0		4.a
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) _____	3535		0		4.b
c.	All other mortgage-backed securities _____	3536		0		4.c
5.	Other debt securities in domestic offices _____	3537		51,967		5
6. - 8.	Not applicable					
9.	Other trading assets in domestic offices _____	3541		0		9
10.	Trading assets in foreign offices _____	RCFN				
		3542		0		10
11.	Derivatives with a positive fair value:	RCON				
a.	In domestic offices _____	3543		205,286		11.a
		RCFN				
b.	In foreign offices _____	3543		0		11.b
		RCFD				
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) _____	3545		257,253		12
LIABILITIES						
13.	Liability for short positions _____	3546		0		13
14.	Derivatives with a negative fair value _____	3547		139,984		14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____	3548		139,984		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	16,188,339							B550	89,606,884			1
2. U.S. Government	2202	90,971							2520	426,907			2
3. States and political subdivisions in the U.S.	2203	884,574							2530	9,688,695			3
4. Commercial banks and other depository institutions in the U.S.	B551	1,582,291							B552	13,443			4
5. Banks in foreign countries	2213	54,075							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	18,800,250			2210	16,218,142			2385	99,735,929			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	3,012,355			M.1.a
b. Total brokered deposits	2365	578,544			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)					
(1) Issued in denominations of less than \$100,000	2343	0			M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344	558,583			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	558,583			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	6,057,054			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	65,700,553			M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	5,314,074			M.2.a.2
b. Total time deposits of less than \$100,000	6648	13,858,773			M.2.b
c. Total time deposits of \$100,000 or more	2604	14,862,529			M.2.c

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

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :						
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)						
(1) Three months or less		A579		3,520,631		M.3.a.1
(2) Over three months through 12 months		A580		6,477,220		M.3.a.2
(3) Over one year through three years		A581		3,349,801		M.3.a.3
(4) Over three years		A582		511,121		M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)						
		A241		9,997,851		M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)						
(1) Three months or less		A584		9,540,360		M.4.a.1
(2) Over three months through 12 months		A585		3,859,445		M.4.a.2
(3) Over one year through three years		A586		1,189,654		M.4.a.3
(4) Over three years		A587		273,070		M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)						
		A242		13,399,805		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		7,556,062		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions						
		B554		9,810,880		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		17,366,942		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		17,366,942		M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	1,028,978	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	14,212	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	916,215	4
5.	Life insurance assets			C009	3,241,119	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	5,236,756	6
	TEXT					
a.	Prepaid Expenses	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e.	3549 Low Income Housing - Investment in Tax Credit	3549	1,986,016			6.e
f.	3550	3550	0			6.f
g.	3551	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	10,437,280	7

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices(5)			3645	352,983	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	2,081,277	1.b
2.	Net deferred tax liabilities (2)			3049	1,810,175	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	226,902	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	2,206,589	4
	TEXT					
a.	Accounts Payable	3066	943,612			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	6,677,926	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	
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell	B989		31,371	3
4. Securities sold under agreements to repurchase	B995		9,763,306	4
5. Other borrowed money	3190		32,681,111	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		17,209,241	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		216,580,970	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		177,208,762	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			0	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		453,833		11
12. Securities issued by states and political subdivisions in the U.S.	1042		4,530,310		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		21,617,186		13.a.1
(2) Other pass-through securities	1044		7,283		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		8,064,192		13.b.1
(2) All other mortgage-backed securities	1280		4,612,101		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		828,313		14
15. Foreign debt securities (include foreign asset-backed securities)	1282		74,461		15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		116,368		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		40,304,047		17
18. Equity securities that do not have readily determinable fair values	1752		916,215		18

Schedule RC-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands			
		RCFD	Tril Bil Mil Thou		
ASSETS					
1.	Interest-bearing balances due from depository institutions _____	3381	3,561		1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	452,761		2
3.	Mortgage-backed securities (2) _____	B559	34,564,681		3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	4,894,629		4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365	3,245,153		5
6.	Loans:				
	a. Loans in domestic offices:	RCFN			
	(1) Total loans _____	3360	130,873,989		6.a.1
	(2) Loans secured by real estate _____	3385	65,477,087		6.a.2
	(3) Loans to finance agricultural production and other loans to farmers _____	3386	1,072,982		6.a.3
	(4) Commercial and industrial loans _____	3387	33,817,039		6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:				
	(a) Credit cards _____	B561	7,721,195		6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	17,005,756		6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3360	321,044		6.b
7.	Trading assets _____	RCFD			
		3401	460,094		7
8.	Lease financing receivables (net of unearned income) _____	3484	12,409,997		8
9.	Total assets(4) _____	3368	214,140,434		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	2,304,433		10
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs) _____	B563	70,224,358		11.a
	b. Time deposits of \$100,000 or more _____	A514	14,925,254		11.b
	c. Time deposits of less than \$100,000 _____	A529	13,974,155		11.c
		RCFN			
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	18,166,185		12
		RCFD			
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353	14,409,509		13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	31,514,375		14

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The quarterly averages for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines				3814	13,409,351	1.a
b. Credit card lines				3815	45,066,961	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate				3816	6,980,178	1.c.1
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate				6550	6,040,684	1.c.2
d. Securities underwriting				3817	0	1.d
e. Other unused commitments				3818	56,352,754	1.e
2. Financial standby letters of credit and foreign office guarantees				3819	12,750,471	2
a. Amount of financial standby letters of credit conveyed to others		3820	1,246,364			2.a
3. Performance standby letters of credit and foreign office guarantees				3821	488,505	3.
a. Amount of performance standby letters of credit conveyed to others		3822	67,021			3.a
4. Commercial and similar letters of credit				3411	416,779	4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)				3433	13,785,169	6
		(Column A) Guarantor		(Column B) Beneficiary		
		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps		C968	0	C969	25,000	7.a.1
(2) Total return swaps		C970	0	C971	0	7.a.2
(3) Credit options		C972	0	C973	0	7.a.3
(4) Other credit derivatives		C974	355,697	C975	205,653	7.a.4
b. Gross fair values:						
(1) Gross positive fair value		C219	0	C221	210	7.b.1
(2) Gross negative fair value		C220	479	C222	779	7.b.2
8. Spot foreign exchange contracts				8765	163,890	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")				3430	0	9
TEXT						
a. Securities borrowed		3432	0			9.a
b. Commitments to purchase when-issued securities		3434	0			9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf		C978	0			9.c
d.	3555	3555	0			9.d
e.	3556	3556	0			9.e
f.	3557	3557	0			9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 28., "Total equity capital")				5591	0	10
TEXT						
a. Commitments to sell when-issued securities		3435	0			10.a
b.	5592	5592	0			10.b
c.	5593	5593	0			10.c
d.	5594	5594	0			10.d
e.	5595	5595	0			10.e

Schedule RC-L—Continued

		Dollar Amounts in Thousands				RCFD	Tril Bil Mil Thou				
11. Year-to-date merchant credit card sales volume:											
a. Sales for which the reporting bank is the acquiring bank						C223	115,134,356				11.a
b. Sales for which the reporting bank is the agent bank with risk						C224	68,784,891				11.b
		(Column A)			(Column B)			(Column C)			(Column D)
Dollar Amounts in Thousands		Interest Rate Contracts			Foreign Exchange Contracts			Equity Derivative Contracts			Commodity and Other Contracts
Derivatives Position Indicators											
		Tril Bil Mil Thou			Tril Bil Mil Thou			Tril Bil Mil Thou			Tril Bil Mil Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):											
a. Futures contracts		RCFD 8693	RCFD 8694		RCFD 8695		RCFD 8696				
		4,000,000	0		0		0				12.a
b. Forward contracts		RCFD 8697	RCFD 8698		RCFD 8699		RCFD 8700				
		2,824,136	4,211,185		0		0				12.b
c. Exchange-traded option contracts:		RCFD 8701	RCFD 8702		RCFD 8703		RCFD 8704				
(1) Written options		5,600,000	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		3,842,472	407,580		0		0				12.d.1
(2) Purchased options		1,898,822	407,580		0		0				12.d.2
e. Swaps		RCFD 3450	RCFD 3826		RCFD 8719		RCFD 8720				
		35,171,419	412,749		70,650		0				12.e
13. Total gross notional amount of derivative contracts held for trading		RCFD A126	RCFD A127		RCFD 8723		RCFD 8724				
		24,579,280	4,734,557		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				
		28,757,569	704,537		70,650		0				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCFD A589									
		12,329,000									14.a
15. Gross fair values of derivative contracts:											
a. Contracts held for trading:		RCFD 8733	RCFD 8734		RCFD 8735		RCFD 8736				
(1) Gross positive fair value		214,188	51,801		0		0				15.a.1
(2) Gross negative fair value		155,703	43,513		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		112,743	15,148		3,390		0				15.b.1
(2) Gross negative fair value		46,337	76		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		2,171		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	2		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing Assets _____		3164		1,426,749		2.a
(1) Estimated fair value of mortgage servicing assets _____		A590		1,426,749		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026		153,751		2.b
c. All other identifiable intangible assets _____		5507		2,943,604		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426		4,524,104		2.d
3. Other real estate owned:						
a. Direct and indirect investments in real estate ventures _____		5372		0		3.a
b. All other real estate owned:		RCON				
(1) Construction, land development, and other land in domestic offices _____		5508		78		3.b.1
(2) Farmland in domestic offices _____		5509		0		3.b.2
(3) 1-4 family residential properties in domestic offices _____		5510		88,173		3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices _____		5511		0		3.b.4
(5) Nonfarm nonresidential properties in domestic offices _____		5512		4,228		3.b.5
(6) Foreclosed properties from "GNMA loans" _____		C979		83,207		3.b.6
		RCFN				
(7) In foreign offices _____		5513		0		3.b.7
		RCFD				
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____		2150		175,686		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		108,291		4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____		2130		108,291		4.c
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____		F055		6,750,880		5.a.1.a
(b) Over one year through three years _____		F056		298,291		5.a.1.b
(c) Over three years through five years _____		F057		22,119		5.a.1.c
(d) Over five years _____		F058		24,441		5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____		2651		502,450		5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above) _____		F059		270,000		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____		F060		23,817,717		5.b.1.a
(b) Over one year through three years _____		F061		2,238,628		5.b.1.b
(c) Over three years through five years _____		F062		62,747		5.b.1.c
(d) Over five years _____		F063		2,701		5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) _____		B571		19,607,773		5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) _____		3190		33,217,524		5.c

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD B570	Bil Mil Thou 72,937,340	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com _____				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCFD 4088	YES / NO YES	9
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCON F064	Bil Mil Thou 0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD F065	 4,377,223	10.b

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

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices	2759	87,644		2769	636		3492	37,758		1.a
b. Secured by farmland in domestic offices	3493	2,530		3494	139		3495	10,432		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	47,420		5399	18,606		5400	8,900		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C236	276,638		C237	624,810		C229	35,348		1.c.2.a
(b) Secured by junior liens	C238	29,258		C239	7,985		C230	4,699		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	4,225		3500	114		3501	12,554		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	50,492		3503	2,546		3504	89,414		1.e
f. In foreign offices	RCFN			RCFN			RCFN			
B572	0			B573	0		B574	0		1.f
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions	RCFD			RCFD			RCFD			
5377	0			5378	0		5379	0		2.a
b. To foreign banks	5380	0		5381	0		5382	0		2.b
3. Loans to finance agricultural production and other loans to farmers	1594	22,672		1597	0		1583	9,415		3
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	1251	170,274		1252	17,709		1253	174,725		4.a
b. To non-U.S. addressees (domicile)	1254	807		1255	53		1256	4,208		4.b
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit cards	B575	193,858		B576	145,275		B577	29,719		5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	123,645		B579	41,280		B580	3,323		5.b
6. Loans to foreign governments and official institutions	5389	0		5390	0		5391	0		6
7. All other loans	5459	6,444		5460	0		5461	7,183		7
8. Lease financing receivables:										
a. Of U.S. addressees (domicile)	1257	148,682		1258	2,411		1259	39,655		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	1,260		3506	0		3507	15,615		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	141,259		5613	537,163		5614	19,313
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	8,704		5616	0		5617	14,017	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	123,343		C867	530,516		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	4,496
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	4,820		6559	29		6560	31,258	M.2
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248	0		1249	0		1250	0	M.3
4. Not applicable									
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	10,119		C241	6,392		C226	1,232	M.5

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

7. Additions to nonaccrual assets during the quarter	RCFD	Bil Mil Thou	
	C410	175,700	M.7
	C411	164,200	M.8

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

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits _____	0030	0	1.a
<i>OR</i>			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits _____	0031	0	1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1) _____	0032	0	1.b.2
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits _____	3510	0	2.a
<i>OR</i>			
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	4,281,022	4.a
b. Time and savings deposits (1) of consolidated subsidiaries _____	2351	0	4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries _____	5514	0	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:			
a. Demand deposits in insured branches (included in Schedule RC-E, Part II) _____	2229	0	5.a
b. Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____	2383	0	5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____	5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B) _____	2314	0	6.a
b. Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B) _____	2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)			
a. Unamortized premiums _____	5516	3,956	7.a
b. Unamortized discounts _____	5517	0	7.b
8. Not applicable			
9. Deposits in lifeline accounts _____	5596		9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) _____	8432	0	10

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

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands		RCON	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), 1.b.(1), 1.c.(1), and 1.d.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, Items 5.a and 5.b):					
a.	Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)					
	(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less _____	F049	48,971,299			M.1.a.1
	(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) _____	RCON	Number			
		F050	N/A			M.1.a.2
b.	Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)					
	(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 _____	F051	66,552,525			M.1.b.1
	(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 _____	RCON	Number			
		F052	122,547			M.1.b.2
c.	Retirement deposit accounts of \$250,000 or less: (1)					
	(1) Amount of retirement deposit accounts of \$250,000 or less _____	F045	2,953,485			M.1.c.1
	(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) _____	RCON	Number			
		F046	N/A			M.1.c.2
d.	Retirement deposit accounts of more than \$250,000: (1)					
	(1) Amount of retirement deposit accounts of more than \$250,000 _____	F047	58,870			M.1.d.1
	(2) Number of retirement deposit accounts of more than \$250,000 _____	RCON	Number			
		F048	143			M.1.d.2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)						
2.	Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions) _____	5597	53,391,320			M.2
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
	Text _____	RCON	FDIC Cert No.			
	A545 _____	A545	0			M.3

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

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

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

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

	Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale²:				
a. First liens		F066	1,293,393	1.a
b. Junior liens		F067	39,519	1.b
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale²:				
a. First liens		F068	4,377,538	2.a
b. Junior liens		F069	48,373	2.b
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:				
a. First liens		F070	6,466,003	3.a
b. Junior liens		F071	83,633	3.b
4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):				
a. First liens		F072	1,690,379	4.a
b. Junior liens		F073	74,698	4.b

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

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

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)	3210	20,618,125			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	(374,963)			2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0			3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	(354,860)			4
5. LESS: Nonqualifying perpetual preferred stock	B588	0			5
6. Qualifying minority interests in consolidated subsidiaries	B589	1,510,008			6
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	10,355,532			7
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227	12,502,424			8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	142,675			9.a
b. LESS: Disallowed deferred tax assets	5610	0			9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0			10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	12,359,749			11
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306	5,999,619			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	2,116,219			14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	200			15
16. Other Tier 2 capital components	B594	0			16
17. Tier 2 capital (sum of items 12 through 16)	5311	8,116,038			17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	8,116,038			18
19. Tier 3 capital allocated for market risk	1395	0			19
20. LESS: Deductions for total risk-based capital	B595	0			20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	20,475,787			21
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	3368	214,140,434			22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	10,355,532			23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	142,675			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	112,843			26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	203,529,384			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.)					
	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	6.07%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.52%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	10.81%	33

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

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)				(Column B) Items Not Subject to Risk-Weighting				(Column C)				(Column D)				(Column E)				(Column F)				
	Allocation by Risk Weight Category								0%				20%				50%				100%				
	Tril	Bil	Mil	Thou	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																									
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)	8,644,951				0				1,908,045				6,736,906								0				34
35. Held-to-maturity securities	87,309				0				0				60,240				14,179				12,890				35
36. Available-for-sale securities	39,611,960				(604,978)				1,346,651				34,279,766				3,590,577				999,944				36
37. Federal funds sold and securities purchased under agreements to resell	3,512,083								31,371				3,480,712								0				37
38. Loans and leases held for sale	3,114,461				0				0				0				3,114,461				0				38
39. Loans and leases, net of unearned income	139,934,681				0				878,902				4,258,556				18,240,378				116,556,845				39
40. LESS: Allowance for loan and lease losses	1,889,317				1,889,317																				40
41. Trading assets	257,253				204,804				0				0				0				52,449				41
42. All other assets (1)	24,528,945				10,729,788				623,757				3,494,121				80,677				9,600,602				42
43. Total assets (sum of items 34 through 42)	217,802,326				8,440,297				4,788,726				52,310,301				25,040,272				127,222,730				43

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(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	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	12,750,471	1.000	12,750,471	235,749	1,236,283	844,227	10,434,212
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654
	488,505	.50	244,253	8,294	33,511	14,493	187,955
46. Commercial and similar letters of credit	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659
	416,779	.20	83,356	6,806	820	9,709	66,021
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663
	14,332	1.00	14,332	0	0		14,332
48. Securities lent	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668
	13,785,169	1.00	13,785,169	13,785,169	0	0	0
49. Retained recourse on small business obligations sold with recourse	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673
	1,086	1.00	1,086	0	0	0	1,086
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	* Below	RCFD B542				RCFD B543
	8,137	12.500	101,713				101,713
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680
	637,825	1.00	637,825	0	0	637,825	0
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686
	42,316	1.00	42,316	0	0	9,737	32,579
53. Unused commitments with an original maturity exceeding one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691
	63,274,539	.50	31,637,270	0	5,464,269	26,954	26,146,047
54. Derivative contracts			RCFD A167	RCFD B693	RCFD B694	RCFD B695	
			556,360	0	379,258	177,102	

(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	
	18,824,744	59,424,442	26,760,319	164,206,675	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	0	11,884,888	13,380,160	164,206,675	57
58. Market risk equivalent assets				RCFD 1651	
				0	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704	
				189,471,723	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				0	60
61. LESS: Allocated transfer risk reserve				RCFD 3128	
				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223	
				189,471,723	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	311,089	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	13,677,993	8766	15,761,939	8767	10,454,445	M.2.a
b. Foreign exchange contracts	3812	3,468,343	8769	546,025	8770	386,299	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	70,650	A002	0	M.2.f
g. Credit derivative contracts:							
(1) Investment grade	C980	25,239	C981	32,648	C982	145,003	M.2.g.1
(2) Subinvestment grade	C983	15,387	C984	167,766	C985	175,307	M.2.g.2

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

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

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 2,203,732
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 0
c. Standby letters of credit and other enhancements	RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 2,251,743
4. Past due loan amounts included in item 1:	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
a. 30-89 days past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
b. 90 days or more past due							
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
a. Charge-offs	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0
b. Recoveries							

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
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
6. Amount of ownership (or seller's) interest carried as:		RCFD B761	RCFD B762			RCFD B763	
a. Securities (included in RC-B or RC, item 5)		0	0			0	6.a
b. Loans (included in Schedule RC-C)		RCFD B500	RCFD B501			RCFD B502	
		0	0			0	6.b
7. Past due loan amounts included in interests reported in item 6.a:		RCFD B764	RCFD B765			RCFD B766	
a. 30-89 days past due		0	0			0	7.a
b. 90 days or more past due		RCFD B767	RCFD B768			RCFD B769	
		0	0			0	7.b
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):		RIAD B770	RIAD B771			RIAD B772	
a. Charge-offs		0	0			0	8.a
b. Recoveries		RIAD B773	RIAD B774			RIAD B775	
		0	0			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	RCFD B777	RCFD B778	RCFD B779	RCFD B780	RCFD B781	RCFD B782
	0	0	0	0	0	0	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783	RCFD B784	RCFD B785	RCFD B786	RCFD B787	RCFD B788	RCFD B789
	0	0	0	0	0	0	0

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, All Leases, and All Other Assets
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 637,825	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 637,825	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	159,134
b. Amount of retained recourse on these obligations as of the report date	A250	1,086
2. Outstanding principal balance of assets serviced for others:		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	637,825
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	82,254,254
c. Other financial assets (includes home equity lines)(1)	A591	742,203
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	13,126
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	2,251,743
(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.

