

Federal Financial Institutions Examination Council

Please refer to page i,

1

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

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

Report at the close of Business June 30, 2007

(20070630)

(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).

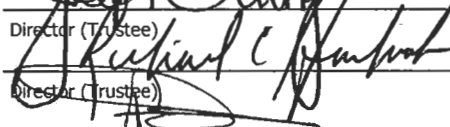
This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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)

July 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

Table of Contents

Signature Page	Cover	Schedule RC-B - Securities _____	RC-3, 4, 5, 5a
Contact Information _____	ii, iii	Schedule RC-C - Loans and Lease Financing Receivables:	
Report of Income		Part I. Loans and Leases _____	RC-6, 7, 7a
Schedule RI - Income Statement _____	RI-1, 2, 3	Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only) _____	RC-7b, 7c
Schedule RI-A - Changes in Equity Capital _____	RI-4	Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks) _____	RC-8
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses _____	RI-4, 5, 6	Schedule RC-E - Deposit Liabilities _____	RC-9, 10
Schedule RI-D - Income from Foreign Offices _____	RI-6	Schedule RC-F - Other Assets _____	RC-11
Schedule RI-E - Explanations _____	RI-7, 8	Schedule RC-G - Other Liabilities _____	RC-11
Report of Condition		Schedule RC-H - Selected Balance Sheet Items for Domestic Offices _____	RC-12
Schedule RC - Balance Sheet _____	RC-1, 2	Schedule RC-I - Assets and Liabilities of IBFs _____	RC-12
Schedule RC-A - Cash and Balances Due From Depository Institutions _____	RC-3	Schedule RC-K - Quarterly Averages _____	RC-13
Disclosure of Estimated Burden		Schedule RC-L - Derivatives and Off-Balance Sheet Items _____	RC-14, 15
The estimated average burden associated with this information collection is 39.2 hours per respondent and is estimated to vary from 16 to 630 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
Secretary		Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-17, 18, 18a
Board of Governors of the Federal Reserve System		Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-19, 20
Washington, D.C. 20551		Schedule RC-P—Closed-End 1-4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks) _____	RC-20a
Legislative and Regulatory Analysis Division		Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value (to be completed only by selected banks) _____	RC-20b
Office of the Comptroller of the Currency		Schedule RC-R - Regulatory Capital _____	RC-21, 22 23, 24
Washington, D.C. 20219		Schedule RC-S - Servicing, Securitization, and Asset Sale Activities _____	RC-25, 26, 27
Assistant Executive Secretary		Schedule RC-T - Fiduciary and Related Services _____	RC-28, 29, 30
Federal Deposit Insurance Corporation		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-31
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.

Legal Title of Bank

Cincinnati

5

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

Consolidated Report of Income for the period January 1, 2007 – June 30, 2007

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Bill Mil Thou	
1. Interest Income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate	4011		2,269,197	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024		40,925	1.a.1.b
(c) Commercial and industrial loans	4012		1,099,135	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards	B485		523,638	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486		675,835	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056		22	1.a.1.e
(f) All other loans in domestic offices	B487		168,080	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059		6,460	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010		4,783,292	1.a.3
b. Income from lease financing receivables	4065		411,883	1.b
c. Interest income on balances due from depository institutions: (1)	4115		799	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		13,500	1.d.1
(2) Mortgage-backed securities	B489		852,676	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060		154,652	1.d.3
e. Interest income from trading assets	4069		7,919	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020		99,338	1.f
g. Other interest income	4518		45,099	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107		6,369,158	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		15,823	2.a.1.a
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs)	0093		478,671	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517		317,244	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518		320,475	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172		505,925	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180		357,989	2.b
c. Interest on trading liabilities and other borrowed money	4185		863,076	2.c

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

Schedule RI—Continued

	Year-to-date			
				RIAD
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	214,806	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	3,074,009	2.e	
3. Net interest income (item 1.h minus 2.e)		4074	3,295,149	3
4. Provision for loan and lease losses		4230	354,100	4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	562,647	5.a	
b. Service charges on deposit accounts in domestic offices	4080	752,744	5.b	
c. Trading revenue (2)	A220	29,447	5.c	
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	89,712	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	11,923	5.d.4	
(5) Income from other insurance activities	C387	403	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	83,705	5.f	
g. Net securitization income	B493	5,532	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	82,779	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	1,257	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	5,150	5.k	
l. Other noninterest income*	B497	1,640,219	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)		4079	3,265,518	5.m
6. a. Realized gains (losses) on held-to-maturity securities		3521	0	6.a
b. Realized gains (losses) on available-for-sale securities		3196	4,074	6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	1,456,938	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	332,510	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	235,696	7.c.2	
d. Other noninterest expense*	4092	1,059,032	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	3,084,176	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	3,126,465	8
9. Applicable income taxes (on item 8)		4302	981,359	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	2,145,106	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	2,145,106	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.e.

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands	Year-to-date			
		RIAD	Bil	Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		19,005		M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		89,712		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		53,234		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		114,093		M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150		49,515	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.e 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		8,088		M.8.a
b. Foreign exchange exposures _____	8758		21,138		M.8.b
c. Equity security and index exposures _____	8759		0		M.8.c
d. Commodity and other exposures _____	8760		0		M.8.d
e. Credit exposures _____	F186		221		M.8.e
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading _____	C889		0		M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890		0		M.9.b
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
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.					
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) _____	F228		N/A		M.12

(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, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	20,618,125				1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507	0				2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	20,618,125				3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	2,145,106				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	80,594				7
8. LESS: Cash dividends declared on preferred stock	4470	0				8
9. LESS: Cash dividends declared on common stock	4460	2,085,000				9
10. Other comprehensive income (1)	B511	(336,812)				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	20,422,013				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				Calendar year-to-date				
	(Column A) Charge-offs (1)		(Column B) Recoveries		(Column A) Charge-offs (1)		(Column B) Recoveries		
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582	1,805	3583	48					1.a
b. Secured by farmland in domestic offices	3584	198	3585	376					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	16,740	5412	1,606					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	26,457	C217	833					1.c.2.a
(b) Secured by junior liens	C235	18,088	C218	2,525					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	1,296	3589	49					1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590	9,281	3591	2,192					1.e
f. In foreign offices	B512	0	B513	0					1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	11					2.a
b. To foreign banks	4654	0	4664	0					2.b
3. Loans to finance agricultural production and other loans to farmers	4655	867	4665	258					3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645	63,607	4617	21,610					4.a
b. To non-U.S. addressees (domicile)	4646	69	4618	49					4.b

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514		178,709		B515		30,832		5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516		101,176		B517		33,098		5.b
6. Loans to foreign governments and official institutions	4643		0		4627		0		6
7. All other loans	4644		3,908		4628		1,624		7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures	F185		10,649		F187		3,659		8.a
b. All other leases	C880		29,288		F188		17,504		8.b
9. Total (sum of items 1 through 8)	4635		462,138		4605		116,274		9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409		2,895		5410		75		M.1
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above):	4652		0		4662		0		M.2
3. Not applicable									

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.

	Calendar year-to-date	
	RIAD	Bil Mil Thou
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	57,055

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 5.a and 5.b must equal Schedule RI-B, part I, item 1.a):									
a. 1-4 family residential construction loans	C891		826		C892		0		M.5.a
b. Other construction loans and all land development and other land loans	C893		979		C894		48		M.5.b
6. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 6.a and 6.b must equal Schedule RI-B, part I, item 1.e):									
a. Loans secured by owner-occupied nonfarm nonresidential properties	C895		1,726		C896		1,184		M.6.a
b. Loans secured by other nonfarm nonresidential properties	C897		7,555		C898		1,008		M.6.b

(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, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	1,889,317				1
2. Recoveries (must equal part I, item 9, column B, above)	4605	116,274				2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	455,387				3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	6,751				4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	354,100				5
6. Adjustments* (see instructions for this schedule)	C233	3,888				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	1,901,441				7

* Describe on Schedule RI-E—Explanations.

Memoranda	Dollar Amounts in Thousands		RIAD	Bil Mil Thou		
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0				M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	60,980				M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0				M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781	0				M.4

Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Bil Mil Thou	
1. Total interest income in foreign offices	C899	0			1
2. Total interest expense in foreign offices	C900	0			2
3. Provision for loan and lease losses in foreign offices	C901	0			3
4. Noninterest income in foreign offices:					
a. Trading revenue	C902	0			4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903	0			4.b
c. Net securitization income	C904	0			4.c
d. Other noninterest income	C905	0			4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906	0			5
6. Total noninterest expense in foreign offices	C907	0			6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs	C908	0			7
8. Applicable income taxes (on items 1 through 7)	C909	0			8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	C910	0			9
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 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.i)								
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:								
TEXT								
a.	Income and fees from the printing and sale of checks	C013			0		1.a	
b.	Earnings on/increase in value of cash surrender value of life insurance	C014			0		1.b	
c.	Income and fees from automated teller machines (ATMs)	C016		120,808			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		534,542			1.f	
g.	4462 Credit and Debit Card Revenue	4462		400,136			1.g	
h.	4463 Corporate Payment Products Revenue	4463		152,749			1.h	
i. Net change in the fair values of financial instruments accounted for under a fair value option		F229			0		1.i	
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	

Cincinnati

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2007

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	6,533,747	1.a
b. Interest-bearing balances (2)		0071	36,875	1.b
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754	80,603	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)		1773	38,891,560	2.b
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices		RCON B987	3,769,333	3.a
b. Securities purchased under agreements to resell (3)		RCFD B989	2,100	3.b
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale		5369	4,540,921	4.a
b. Loans and leases, net of unearned income	B528	141,616,144		4.b
c. LESS: Allowance for loan and lease losses	3123	1,901,441		4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529	139,714,703		4.d
5. Trading assets (from Schedule RC-D)				
6. Premises and fixed assets (including capitalized leases)				
7. Other real estate owned (from Schedule RC-M)				
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				
9. Not applicable				
10. Intangible assets:				
a. Goodwill		3163	7,580,588	10.a
b. Other intangible assets (from Schedule RC-M)		0426	4,601,112	10.b
11. Other assets (from Schedule RC-F)				
12. Total assets (sum of items 1 through 11)				
		2170	221,025,875	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		
		2200	113,097,080	13.a
(1) Noninterest-bearing (1)	6631	30,313,721		13.a.1
(2) Interest-bearing	6636	82,783,359		13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)		RCFN		
		2200	20,630,791	13.b
(1) Noninterest-bearing	6631	0		13.b.1
(2) Interest-bearing	6636	20,630,791		13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2)		RCON		
		B993	4,419,451	14.a
		RCFD		
b. Securities sold under agreements to repurchase (3)		B995		
		3548	7,330,993	14.b
15. Trading liabilities (from Schedule RC-D)				
		3548		241,301
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				
		3190	38,213,977	16
17. and 18. Not applicable				
19. Subordinated notes and debentures(4)				
		3200	7,697,466	19
20. Other liabilities (from Schedule RC-G)				
		2930	7,434,860	20
21. Total liabilities (sum of items 13 through 20)				
		2948	199,065,919	21
22. Minority interest in consolidated subsidiaries				
		3000	1,537,943	22
EQUITY CAPITAL				
23. Perpetual preferred stock and related surplus				
		3838	0	23
24. Common stock				
		3230	18,200	24
25. Surplus (exclude all surplus related to preferred stock)				
		3839	12,057,531	25
26. a. Retained earnings				
		3632	9,422,019	26.a
b. Accumulated other comprehensive income (5)		B530	(1,075,737)	26.b
27. Other equity capital components (6)				
		A130	0	27
28. Total equity capital (sum of items 23 through 27)				
		3210	20,422,013	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				
		3300	221,025,875	29

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 2006

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		5,655,417					
a. Cash items in process of collection and unposted debits					0020		4,524,534		1.a
b. Currency and coin					0080		1,130,883		1.b
2. Balances due from depository institutions in the U.S.					0082		123,173		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		142,773						2.b
3. Balances due from banks in foreign countries and foreign central banks					0070		252,117		3
a. Foreign branches of other U.S. banks	0073		0						3.a
b. Other banks in foreign countries and foreign central banks	0074		598,320						3.b
4. Balances due from Federal Reserve Banks	0090		174,112		0090		174,112		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010		6,570,622		0010		6,204,819		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	50,038	1293	50,048	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	401,959	1298	397,022	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	61,524	8497	64,282	8498	5,797,568	8499	5,695,419	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		
4. Mortgage-backed securities (MBS):														
a. Pass-through securities:														
(1) Guaranteed by GNMA	1698		0		1699		0		1701		703,075	1702	674,782	4.a.1
(2) Issued by FNMA and FHLMC	1703		0		1705		0		1706		19,468,390	1707	18,507,780	4.a.2
(3) Other pass-through securities	1709		6,439		1710		6,439		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		7,820,312	1717	7,759,234	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718		0		1719		0		1731		17	1732	17	4.b.2
(3) All other mortgage-backed securities	1733		0		1734		0		1735		4,446,553	1736	4,342,614	4.b.3
5. Asset-backed securities (ABS)	C026		0		C988		0		C989		5,554	C027	5,542	5
6. Other debt securities:														
a. Other domestic debt securities	1737		0		1738		0		1739		1,253,598	1741	1,219,948	6.a
b. Foreign debt securities	1742		12,640		1743		12,640		1744		114,314	1746	111,696	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)									A510		127,796	A511	127,458	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		80,603		1771		83,361		1772		40,189,174	1773	38,891,560	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	27,830,769	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	941,343			M.2.a.1
(2) Over three months through 12 months _____	A550	53,176			M.2.a.2
(3) Over one year through three years _____	A551	89,890			M.2.a.3
(4) Over three years through five years _____	A552	60,226			M.2.a.4
(5) Over five years through 15 years _____	A553	434,348			M.2.a.5
(6) Over 15 years _____	A554	5,974,856			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	323,955			M.2.b.1
(2) Over three months through 12 months _____	A556	327,335			M.2.b.2
(3) Over one year through three years _____	A557	1,434,980			M.2.b.3
(4) Over three years through five years _____	A558	1,008,526			M.2.b.4
(5) Over five years through 15 years _____	A559	6,822,721			M.2.b.5
(6) Over 15 years _____	A560	9,271,484			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	4,721,488			M.2.c.1
(2) Over three years _____	A562	7,380,377			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	67,099			M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____	1778	0			M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost _____	8782	0			M.4.a
b. Fair value _____	8783	0			M.4.b

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. 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	66,545,673					1
a. Construction, land development, and other land loans				1415	8,964,733		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	894,728		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	11,105,749		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	24,402,929		1.c.2.a
(b) Secured by junior liens				5368	4,132,211		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	1,648,971		1.d
e. Secured by nonfarm nonresidential properties				1480	15,396,352		1.e
2. Loans to depository institutions and acceptances of other banks:				B531	195,946		2.a
a. To commercial banks in the U.S.							
(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	195,946					2.a.2
b. To other depository institutions in the U.S.	B534	316,541		B534	316,541		2.b
c. To banks in foreign countries				B535	122,668		2.c
(1) To foreign branches of other U.S. banks	B536	2					2.c.1
(2) To other banks in foreign countries	B537	122,666					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,096,386		1590	1,096,386		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	31,197,072		1763	31,197,072		4.a
b. To non-U.S. addressees (domicile)	1764	528,777		1764	120,023		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	8,989,390		B538	8,989,390		6.a
b. Other revolving credit plans	B539	2,509,045		B539	2,509,045		6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	15,235,714		2011	15,235,714		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	3,015,540		2107	3,015,540		8
9. Other loans	1563	4,119,007					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	601,613		9.a
b. All other loans (exclude consumer loans)				1564	3,517,394		9.b
10. Lease financing receivables (net of unearned income)				2165	12,285,306		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	6,572,301					10.a
b. All other leases	F163	5,713,005					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	148,157,065		2122	145,748,311		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		11,527		M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)		RCON				
(1) Three months or less		A564		968,304		M.2.a.1
(2) Over three months through 12 months		A565		1,940,779		M.2.a.2
(3) Over one year through three years		A566		3,906,112		M.2.a.3
(4) Over three years through five years		A567		2,898,421		M.2.a.4
(5) Over five years through 15 years		A568		5,096,875		M.2.a.5
(6) Over 15 years		A569		9,552,031		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		69,627,481		M.2.b.1
(2) Over three months through 12 months		A571		6,685,941		M.2.b.2
(3) Over one year through three years		A572		14,278,669		M.2.b.3
(4) Over three years through five years		A573		13,841,917		M.2.b.4
(5) Over five years through 15 years		A574		12,844,685		M.2.b.5
(6) Over 15 years		A575		4,068,621		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		35,193,520		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		4,674,343		M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		RCON				
		5370		9,288,832		M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)		RCFD				
		B837		23,608		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		362,575		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		531		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		C780		216		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-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))		F230	4,455	M.8.a
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) as of December 31, 2006, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties		F231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above		F232	N/A	M.8.c
9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-C, part I, item 1.a):				
a. 1–4 family residential construction loans		F158	1,424,860	M.9.a
b. Other construction loans and all land development and other land loans		F159	7,539,873	M.9.b
10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-C, part I, item 1.e):				
a. Loans secured by owner-occupied nonfarm nonresidential properties		F160	7,221,864	M.10.a
b. Loans secured by other nonfarm nonresidential properties		F161	8,174,488	M.10.b

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place an "X" in the box marked "NO.")

RCON	YES / NO / X
6999	NO

1

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO, and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

- a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.)
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)

Number of Loans	
RCON	
5562	0
	2.a
RCON	
5563	0
	2.b

Dollar Amounts in Thousands	(Column A)		(Column B)			
	RCON	Number of Loans	RCON	Bill	Mill	Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):						
a. With original amounts of \$100,000 or less	5564	6,016	5565	257,378		
b. With original amounts of more than \$100,000 through \$250,000	5566	8,685	5567	1,169,231		
c. With original amounts of more than \$250,000 through \$1,000,000	5568	11,374	5569	4,709,366		
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):						
a. With original amounts of \$ 100,000 or less	5570	342,547	5571	2,471,091		
b. With original amounts of more than \$100,000 through \$250,000	5572	9,454	5573	877,970		
c. With original amounts of more than \$250,000 through \$1,000,000	5574	6,281	5575	1,880,330		

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place an "X" in the box marked "NO.")

RCON	YES / NO / X
6860	NO

5

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)

Number of Loans		
RCON		
5576	0	6.a
5577	0	6.b

Dollar Amounts in Thousands

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):

- a. With original amounts of \$100,000 or less
- b. With original amounts of more than \$100,000 through \$250,000
- c. With original amounts of more than \$250,000 through \$500,000

RCON	(Column A)	(Column B)				
	Number of Loans	Amount Currently Outstanding				
		RCON	Bil	Mil	Thou	
5578	3,396	5579	135	452		7.a
5580	1,847	5581	231	838		7.b
5582	564	5583	156	003		7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):						
5584	8,094	5585	193	031		8.a
5586	1,344	5587	147	174		8.b
5588	511	5589	124	625		8.c

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				
		RCN	Bil	Mil	Thou	
ASSETS						
1.	U.S. Treasury securities in domestic offices	3531		0		1
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532		0		2
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices	3533		0		3
4.	Mortgage-backed securities (MBS) in domestic offices:					
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534		0		4.a
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		0		4.b
c.	All other mortgage-backed securities	3536		0		4.c
5.	Other debt securities in domestic offices	3537		57,824		5
6. - 8.	Not applicable					
9.	Other trading assets in domestic offices	3541		1,999		9
		RCFN				
10.	Trading assets in foreign offices	3542		0		10
		RCN				
11.	Derivatives with a positive fair value:					
a.	In domestic offices	3543		306,780		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		366,603		12
LIABILITIES						
		RCFD				
13.	Liability for short positions	3546		0		13
14.	Derivatives with a negative fair value	3547		241,301		14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		241,301		15

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts						Nontransaction Accounts						
	(Column A) Total transaction accounts (including total demand deposits)			(Column B) Memo: Total demand deposits (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	B549			15,835,187					B550			87,061,301	1
2. U.S. Government	2202			90,634					2520			161,523	2
3. States and political subdivisions in the U.S.	2203			856,417					2530			7,722,468	3
4. Commercial banks and other depository institutions in the U.S.	B551			1,322,990					B552			10,432	4
5. Banks in foreign countries	2213			36,128					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			18,141,356	2210			15,810,644	2385			94,955,724	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			2,953,561	M.1.a
b. Total brokered deposits	2365			197,400	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			328	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			197,072	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			174,797	M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590			N/A	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810			62,923,627	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352			5,431,314	M.2.a.2
b. Total time deposits of less than \$100,000	6648			14,383,404	M.2.b
c. Total time deposits of \$100,000 or more	2604			12,217,379	M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233			390,847	M.2.c.1

(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		3,126,942	M.3.a.1
(2) Over three months through 12 months _____	A580		8,527,467	M.3.a.2
(3) Over one year through three years _____	A581		2,195,462	M.3.a.3
(4) Over three years _____	A582		533,533	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		11,654,409	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		6,749,525	M.4.a.1
(2) Over three months through 12 months _____	A585		4,316,816	M.4.a.2
(3) Over one year through three years _____	A586		855,259	M.4.a.3
(4) Over three years _____	A587		295,779	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		11,066,341	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		7,717,381	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____				
	B554		12,913,410	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		20,630,791	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		20,630,791	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1) _____			B556	960,531	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	7,327	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4) _____			1752	923,160	4
5.	Life insurance assets _____			C009	4,517,148	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____			2168	6,476,375	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	2,048,504			6.e
f.	3550 Accounts Receivable	3550	2,409,608			6.f
g.	3551 _____	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11) _____			2160	12,884,541	7

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCN	Bil Mil Thou	
1. a.	Interest accrued and unpaid on deposits in domestic offices(5) _____			3645	320,031	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable) _____			RCFD		
				3646	1,987,747	1.b
2.	Net deferred tax liabilities (2) _____			3049	1,504,505	2
3.	Allowance for credit losses on off-balance sheet credit exposures _____			B557	227,736	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____			2938	3,394,841	4
	TEXT					
	a. Accounts Payable _____	3066	960,640			4.a
	b. Deferred compensation liabilities _____	C011	0			4.b
	c. Dividends declared but not yet payable _____	2932	0			4.c
	d. Derivatives with a negative fair value held for purposes other than trading _____	C012	0			4.d
e.	3552 _____	3552	0			4.e
f.	3553 _____	3553	0			4.f
g.	3554 _____	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) _____			2930	7,434,860	5

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

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

	Domestic Offices			
	RCON	Bil	Mil Thou	
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell	B989		2,100	3
4. Securities sold under agreements to repurchase	B995		7,330,993	4
5. Other borrowed money	3190		37,543,606	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		20,473,677	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		219,438,766	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		177,005,133	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		451,997	11
12. Securities issued by states and political subdivisions in the U.S.	1042		5,859,092	12
13. Mortgage-backed securities (MBS):				
a. Pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		20,171,465	13.a.1
(2) Other pass-through securities	1044		6,439	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		7,820,312	13.b.1
(2) All other mortgage-backed securities	1280		4,446,570	13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		1,259,152	14
15. Foreign debt securities (include foreign asset-backed securities)	1282		126,954	15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		127,796	16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		40,269,777	17
18. Equity securities that do not have readily determinable fair values	1752		923,160	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	25,142	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	453,859	2
3.	Mortgage-backed securities (2) _____	B559	32,893,267	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	6,836,369	4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365	3,513,387	5
6.	Loans:			
	a. Loans in domestic offices:	RCON		
	(1) Total loans _____	3360	132,904,107	6.a.1
	(2) Loans secured by real estate _____	3385	65,911,409	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers _____	3386	1,055,491	6.a.3
	(4) Commercial and industrial loans _____	3387	34,021,723	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards _____	B561	8,538,738	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	17,629,214	6.a.5.b
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN	397,525	6.b
		RCFD		
7.	Trading assets _____	3401	277,666	7
8.	Lease financing receivables (net of unearned income) _____	3484	12,287,785	8
9.	Total assets(4) _____	3368	217,810,885	9
LIABILITIES				
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____	RCON	2,245,122	10
		3485		
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs) _____	B563	69,602,399	11.a
	b. Time deposits of \$100,000 or more _____	A514	11,717,909	11.b
	c. Time deposits of less than \$100,000 _____	A529	14,715,255	11.c
		RCFN		
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	20,870,410	12
		RCFD		
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353	14,772,836	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	35,406,468	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 average 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	Mill	Thou		
1. Unused commitments:														
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines									3814	13,975,287			1.a	
b. Credit card lines									3815	51,707,278			1.b	
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))									3816	6,467,167			1.c.1	
(a) 1-4 family residential construction loan commitments						F164	1,067,915						1.c.1.a	
(b) Commercial real estate, other construction loan, and land development loan commitments						F165	5,399,252						1.c.1.b	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate									6550	5,011,097			1.c.2	
d. Securities underwriting									3817	0			1.d	
e. Other unused commitments									3818	53,008,684			1.e	
2. Financial standby letters of credit and foreign office guarantees									3819	11,975,678			2	
a. Amount of financial standby letters of credit conveyed to others						3820	434,693						2.a	
3. Performance standby letters of credit and foreign office guarantees									3821	393,016			3.	
a. Amount of performance standby letters of credit conveyed to others						3822	0						3.a	
4. Commercial and similar letters of credit									3411	494,799			4	
5. Not applicable														
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)									3433	18,239,014			6	
7. Credit derivatives:						(Column A) Guarantor		(Column B) Beneficiary						
						RCFD	Bil	Mill	Thou	RCFD	Bil	Mill	Thou	
a. Notional amounts:														
(1) Credit default swaps						C968	0		C969	65,500			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	532,105		C975	200,949			7.a.4	
b. Gross fair values:														
(1) Gross positive fair value						C219	0		C221	360			7.b.1	
(2) Gross negative fair value						C220	423		C222	771			7.b.2	
8. Spot foreign exchange contracts									8765	115,294			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	2,700,000			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				69,082,987				11.a								
b. Sales for which the reporting bank is the agent bank with risk _____		C224				31,450,000				11.b								
Dollar Amounts in Thousands		(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
Derivatives Position Indicators		Tril Bil Mil Thou				Tril Bil Mil Thou				Tril Bil Mil Thou				Tril Bil Mil Thou				
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):		RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts _____		4,175,000				0				0				0				12.a
b. Forward contracts _____		7,957,155				4,657,022				0				0				12.b
c. Exchange-traded option contracts:		RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____		5,442,500				0				0				0				12.c.1
(2) Purchased options _____		0				0				0				0				12.c.2
d. Over-the-counter option contracts:		RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____		4,384,582				327,763				0				0				12.d.1
(2) Purchased options _____		1,755,337				327,763				0				0				12.d.2
e. Swaps _____		RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
		38,763,012				1,804,581				74,199				0				12.e
13. Total gross notional amount of derivative contracts held for trading _____		RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				
		29,574,484				5,225,365				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				
		32,903,102				1,891,764				74,199				0				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____		RCFD A589																14.a
		16,387,000																
15. Gross fair values of derivative contracts:		RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:		RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value _____		257,040				73,631				0				0				15.a.1
(2) Gross negative fair value _____		196,908				66,306				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 _____		141,446				41,818				51				0				15.b.1
(2) Gross negative fair value _____		33,037				3,521				1,958				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				1,324		1.a
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number			1		1.b
2.	Intangible assets other than goodwill:							
a.	Mortgage servicing assets	3164				1,648,844		2.a
(1)	Estimated fair value of mortgage servicing assets	A590				1,648,844		2.a.1
b.	Purchased credit card relationships and nonmortgage servicing assets	B026				157,033		2.b
c.	All other identifiable intangible assets	5507				2,795,235		2.c
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				4,601,112		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				387		3.b.2
(3)	1-4 family residential properties in domestic offices	5510				97,316		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				1,674		3.b.5
(6)	Foreclosed properties from "GNMA loans"	C979				84,495		3.b.6
(7)	In foreign offices	RCFN						
		5513				0		3.b.7
c.	Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCFD						
		2150				183,950		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				112,267		4.b
c.	Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				112,267		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				7,201,031		5.a.1.a
(b)	Over one year through three years	F056				234,226		5.a.1.b
(c)	Over three years through five years	F057				4,015,926		5.a.1.c
(d)	Over five years	F058				22,944		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				1,045,126		5.a.2
(3)	Structured advances (included in items 5.a.(1)(a) - (d) above)	F059				4,222,000		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				24,831,514		5.b.1.a
(b)	Over one year through three years	F061				1,519,276		5.b.1.b
(c)	Over three years through five years	F062				358,074		5.b.1.c
(d)	Over five years	F063				30,986		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				23,592,070		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				38,213,977		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			
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____	RCFD	YES / NO	6
	B569	YES	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____	RCFD	Bil Mil Thou	7
	B570	89,777,296	
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) <u>http://www.usbank.com</u>			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	YES / NO	9
	4088	YES	
10. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON	Bil Mil Thou	10.a
	F064	0	
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD	[REDACTED]	10.b
	F065	5,289,415	

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	152,228		2769	78		3492	107,567	1.a
b. Secured by farmland in domestic offices	3493	4,286		3494	41		3495	4,383	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	39,391		5399	18,152		5400	10,839	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C236	305,732		C237	596,313		C229	40,407	1.c.2.a
(b) Secured by junior liens	C238	19,864		C239	8,824		C230	4,064	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	6,092		3500	12		3501	12,764	1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	87,103		3503	0		3504	72,689	1.e
RCFN				RCFN			RCFN		
f. In foreign offices	B572	0		B573	0		B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RCFD			RCFD			RCFD		
5377	0		5378	0		5379	0		2.a
b. To foreign banks	5380	0		5381	0		5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	12,195		1597	0		1583	19,652	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1251	144,563		1252	24,670		1253	96,210	4.a
b. To non-U.S. addressees (domicile)	1254	2,253		1255	301		1256	5,908	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B575	189,779		B576	146,237		B577	19,345	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	121,300		B579	43,713		B580	3,313	5.b
6. Loans to foreign governments and official institutions	5389	0		5390	0		5391	0	6
7. All other loans	5459	10,728		5460	0		5461	5,914	7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures	F166	27,074		F167	3,273		F168	0	8.a
b. All other leases	F169	98,755		F170	480		F171	44,174	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	857		3506	0		3507	5,725	9

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands							
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	149,084	5613	492,075	5614	15,629	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	5,376	5616	0	5617	11,547	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	135,796	C867	485,428	C868	0	10.b

Memoranda	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands							
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	11,671	M.1
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	5,867	6559	0	6560	12,761	M.2
3. Loans secured by real estate to non-U.S. addressees (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	7,932	C241	9,206	C226	1,209	M.5

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

	RCFD	Bil Mil Thou	
7. Additions to nonaccrual assets during the quarter	C410	118,800	M.7
8. Nonaccrual assets sold during the quarter	C411	134,600	M.8

Schedule RC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual							
	Dollar Amounts in Thousands				RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou
9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-N, item 1.a):																
a. 1–4 family residential construction loans	F172	31,782			F174	78			F176	3,990			M.9.a			
b. Other construction loans and all land development and other land loans	F173	120,446			F175	0			F177	103,577			M.9.b			
10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-N, item 1.e):																
a. Loans secured by owner-occupied nonfarm nonresidential properties	F178	30,666			F180	0			F182	25,354			M.10.a			
b. Loans secured by other nonfarm nonresidential properties	F179	56,437			F181	0			F183	47,335			M.10.b			

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

Each bank must complete either (1) items A through C and Memorandum items 1 through 3 or (2) items 1 through 12 and Memorandum items 1 through 3. A bank that chooses to complete items A through C must continue to complete these items each quarter thereafter. A bank that completes items A through C may also choose to complete items D through F, but must continue to complete items D through F each quarter thereafter.

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
A. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations				
		F236	134,325,579	A
B. Total allowable exclusions (including foreign deposits)				
		F237	20,641,793	B
		RCFN		
C. Total foreign deposits (included in item B above)				
		F234	20,630,791	C
D. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations				
		RCFD		
		F238	132,882,282	D
E. Total daily average of allowable exclusions (including foreign deposits)				
		F239	20,888,796	E
		RCFN		
F. Total daily average of foreign deposits (included in item E above)				
		F235	20,870,410	F
Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Unposted debits (see instructions):				
a.	Actual amount of all unposted debits	0030	N/A	1.a
	<i>OR</i>			
b.	Separate amount of unposted debits:			
	(1) Actual amount of unposted debits to demand deposits	0031	N/A	1.b.1
	(2) Actual amount of unposted debits to time and savings deposits (1)	0032	N/A	1.b.2
2. Unposted credits (see instructions):				
a.	Actual amount of all unposted credits	3510	N/A	2.a
	<i>OR</i>			
b.	Separate amount of unposted credits:			
	(1) Actual amount of unposted credits to demand deposits	3512	N/A	2.b.1
	(2) Actual amount of unposted credits to time and savings deposits (1)	3514	N/A	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)				
		3520	N/A	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	N/A	4.a
b.	Time and savings deposits (1) of consolidated subsidiaries	2351	N/A	4.b
c.	Interest accrued and unpaid on deposits of consolidated subsidiaries	5514	N/A	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	N/A	5.a
b.	Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II)	2383	N/A	5.b
c.	Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b)	5515	N/A	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	N/A	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	N/A	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)				
a.	Unamortized premiums	5516	N/A	7.a
b.	Unamortized discounts	5517	N/A	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	N/A	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			N/A
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			N/A
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			N/A
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			N/A
12.a					
b.	Amount of assets netted against time and savings deposits	A528			N/A
12.b					

Memoranda

		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			49,206,496
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	9,403,169		
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			60,937,023
M.1.b.1					
(2)	Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCON	Number		
		F052	119,266		
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			2,888,427
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	272,375		
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			65,134
M.1.d.1					
(2)	Number of retirement deposit accounts of more than \$250,000	RCON	Number		
		F048	157		
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			49,036,308
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, 2006, 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		RCON	Bil Mil Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale²:				
a. First liens		F066	1,758,185	1.a
b. Junior liens		F067	29,409	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	5,014,741	2.a
b. Junior liens		F069	50,831	2.b
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:				
a. First liens		F070	5,697,535	3.a
b. Junior liens		F071	6,677	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	3,042,023	4.a
b. Junior liens		F073	33,127	4.b
5. Noninterest income for the quarter from the sale, securitization, and servicing of closed-end 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i)				
		RIAD		
		F184	63,394	5

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2006, Report of Condition.

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

Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)						
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) Level 2 Fair Value Measurements		(Column C) Level 3 Fair Value Measurements	
	RCFD	Bill Mil Thou	RCFD	Bill Mil Thou	RCFD	Bill Mil Thou
Dollar Amounts in Thousands						
ASSETS						
1. Loans and leases	F243	N/A	F244	N/A	F245	N/A
2. Trading assets	F246	N/A	F247	N/A	F248	N/A
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)	F240	N/A	F241	N/A	F242	N/A
3. All other financial assets and servicing assets	F249	N/A	F250	N/A	F251	N/A
LIABILITIES						
4. Deposits	F252	N/A	F253	N/A	F254	N/A
5. Trading liabilities	F255	N/A	F256	N/A	F257	N/A
6. All other financial liabilities and servicing liabilities	F258	N/A	F259	N/A	F260	N/A
7. Loan commitments (not accounted for as derivatives)	F261	N/A	F262	N/A	F263	N/A

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2.a
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Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands			
	RCFD	Bil Mil Thou		
Tier 1 capital				
1. Total equity capital (from Schedule RC, item 28)	3210	20,422,013	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	(804,521)	2	
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	210	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	(272,138)	4	
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5	
6. Qualifying minority interests in consolidated subsidiaries	B589	1,522,636	6	
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	10,271,264	7.a	
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0	7.b	
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	12,749,834	8	
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	164,884	9.a	
b. LESS: Disallowed deferred tax assets	5610	0	9.b	
10. Other additions to (deductions from) Tier 1 capital	B592	(3)	10	
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	12,584,947	11	
Tier 2 capital				
12. Qualifying subordinated debt and redeemable preferred stock	5306	6,292,474	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	2,129,177	14	
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15	
16. Other Tier 2 capital components	B594	0	16	
17. Tier 2 capital (sum of items 12 through 16)	5311	8,421,651	17	
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	8,421,651	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	21,006,598	21	
Total assets for leverage ratio				
22. Average total assets (from Schedule RC-K, item 9)	RCFD	Tril Bil Mil Thou		
	3368	217,810,885	22	
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	10,271,264	23	
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	164,884	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	104,593	26	
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	207,270,144	27	
Adjustments for financial subsidiaries				
28.a. Adjustment to Tier 1 capital reported in item 11	RCFD	Bil Mil Thou		
	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%
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.53%
33. Total risk-based capital ratio (4)	7275	0.00%	7205	10.90%

(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			Allocation by Risk Weight Category			
				0%	20%	50%	0%	20%	50%	
	Tri 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)	RCFD 0010 6,570,622	RCFD C869 0	RCFD B600 1,304,995	RCFD B601 5,265,627					RCFD B602 0	
	RCFD 1754 80,603	RCFD B603 0	RCFD B604 0	RCFD B605 49,330	RCFD B606 18,634	RCFD B607 12,639				
35. Held-to-maturity securities	RCFD 1773 38,891,560	RCFD B608 (1,297,277)	RCFD B609 1,269,123	RCFD B610 32,815,850	RCFD B611 4,608,493	RCFD B612 1,495,371				
	RCFD C225 3,771,433		RCFD C063 0	RCFD C064 3,771,433		RCFD B520 0				
36. Available-for-sale securities	RCFD 5369 4,540,921	RCFD B617 0	RCFD B618 0	RCFD B619 1,454,996	RCFD B620 3,075,151	RCFD B621 10,774				
37. Federal funds sold and securities purchased under agreements to resell	RCFD B528 141,616,144	RCFD B622 0	RCFD B623 1,059,656	RCFD B624 3,846,656	RCFD B625 18,945,411	RCFD B626 117,764,421				
	RCFD 3123 1,901,441	RCFD 3123 1,901,441								
38. Loans and leases held for sale	RCFD 3545 366,603	RCFD B627 308,779	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 57,824				
	RCFD B639 27,089,430	RCFD B640 10,672,991	RCFD B641 891,513	RCFD B642 5,518,493	RCFD B643 102,438	RCFD B644 9,903,995				
39. Loans and leases, net of unearned income	RCFD 2170 221,025,875	RCFD B644 7,783,052	RCFD 5320 4,525,287	RCFD 5327 52,722,385	RCFD 5334 26,750,127	RCFD 5340 129,245,024				
40. LESS: Allowance for loan and lease losses										
41. Trading assets										
42. All other assets (1)										
43. Total assets (sum of items 34 through 42)										

(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) Allocation by Risk Weight Category			(Column E) (Column F)
				0%	20%	50%	
	Bill Mil Thou		Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	
Dollar Amounts in Thousands							
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	RCFD B546 11,975,678	See footnote 2 1.000	RCFD B547 11,975,678	RCFD B581 433,893	RCFD B582 929,157	RCFD B583 10,409,028	
45. Performance standby letters of credit	RCFD 3821 393,016	.50	RCFD B650 196,508	RCFD B652 0	RCFD B653 19,833	RCFD B654 172,502	
46. Commercial and similar letters of credit	RCFD 3411 494,799	.20	RCFD B655 98,960	RCFD B657 2,588	RCFD B658 6,314	RCFD B659 81,719	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 10,238	1.00	RCFD B660 10,238	RCFD B662 0		RCFD B663 10,238	
48. Securities lent	RCFD 3433 18,239,014	1.00	RCFD B664 18,239,014	RCFD B666 0	RCFD B667 0	RCFD B668 0	
49. Retained recourse on small business obligations sold with recourse	RCFD A250 827	1.00	RCFD B669 827	RCFD B671 0	RCFD B672 0	RCFD B673 827	
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 4,031	* Below 12.500	RCFD B542 50,388			RCFD B543 50,388	
51. All other financial assets sold with recourse	RCFD B675 563,981	1.00	RCFD B676 563,981	RCFD B678 0	RCFD B679 563,981	RCFD B680 0	
52. All other off-balance sheet liabilities	RCFD B681 36,494	1.00	RCFD B682 36,494	RCFD B684 0	RCFD B685 5,391	RCFD B686 31,103	
53. Unused commitments with an original maturity exceeding one year	RCFD 3833 58,609,830	.50	RCFD B687 29,304,915	RCFD B689 1,934,921	RCFD B690 36,783	RCFD B691 27,333,211	
54. Derivative contracts			RCFD A167 850,244	RCFD B694 690,451	RCFD B695 129,251		

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

Schedule RC-R—Continued

	Dollar Amounts in Thousands			Allocation by Risk Weight Category			(Column F) (Column F)
	(Column C) 0% Bil Mil Thou	(Column D) 20% Bil Mil Thou	(Column E) 50% Bil Mil Thou	(Column E) 50% Bil Mil Thou	(Column F) 100% 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 23,010,955	RCFD B697 55,784,238	RCFD B698 28,440,837	RCFD B698 28,440,837	RCFD B699 167,334,040	RCFD B699 167,334,040	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 50%	* 100%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700 0	RCFD B701 11,156,848	RCFD B702 14,220,419	RCFD B702 14,220,419	RCFD B703 167,334,040	RCFD B703 167,334,040	57
58. Market risk equivalent assets					RCFD 1651 0	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 192,711,307	RCFD B704 192,711,307	59
60. LESS: Excess allowance for loan and lease losses					RCFD A222 0	RCFD A222 0	60
61. LESS: Allocated transfer risk reserve					RCFD 3128 0	RCFD 3128 0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)					RCFD A223 192,711,307	RCFD A223 192,711,307	62

Memoranda

	Dollar Amounts in Thousands	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD 8764	Bil Mil Thou 490,371

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	21,981,800	8766	14,290,371	8767	12,203,333
b. Foreign exchange contracts	3812	3,558,810	8769	614,946	8770	1,777,317
c. Gold contracts	8771	0	8772	0	8773	0
d. Other precious metals contracts	8774	0	8775	0	8776	0
e. Other commodity contracts	8777	0	8778	0	8779	0
f. Equity derivative contracts	A000	0	A001	74,199	A002	0
9. Credit derivative contracts:						
(1) Investment grade	C980	24,998	C981	36,144	C982	101,285
(2) Subinvestment grade	C983	0	C984	315,328	C985	255,299

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

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

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

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill 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 1,619,534
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 1,662,408
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							

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2.b

2.c

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4.a

4.b

5.a

5.b

Schedule RC-S--Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
6. Amount of ownership (or seller's) interest carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			RCFD B762 0			RCFD B763 0	
b. Loans (included in Schedule RC-C)			RCFD B501 0			RCFD B502 0	
7. Past due loan amounts included in interests reported in item 6.a:			RCFD B765 0			RCFD B766 0	
a. 30-89 days past due			RCFD B768 0			RCFD B769 0	
b. 90 days or more past due							
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):			RIAD B771 0			RIAD B772 0	
a. Charge-offs			RIAD B774 0			RIAD B775 0	
b. Recoveries							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0

6.a

6.b

7.a

7.b

8.a

8.b

9

10

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	
	Bil	Mill	Bil	Mill	Bil	Mill	Bil	Mill	Bil	Mill	Bil	Mill	Bil	Mill
Bank Asset Sales														
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 563,981		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 563,981		RCFD B798 0		RCFD B799 0		RCFD B800 0		RCFD B801 0		RCFD B802 0		RCFD B803 0	

11

12

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil Mill 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	132,158
b. Amount of retained recourse on these obligations as of the report date	A250	827
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	563,981
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	89,181,111
c. Other financial assets (includes home equity lines)(1)	A591	1,397,398
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	6,501
(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	1,662,408
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

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

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

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

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

