

Federal Financial Institutions Examination Council

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

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

Report at the close of Business September 30, 2007

(20070930)

(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)

October 30, 2007

Date of Signature

Submission of Reports

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

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

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

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

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

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

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

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The estimated average burden associated with this information collection is 39.2 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
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Washington, D.C. 20429			

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

Cincinnati

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

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Consolidated Report of Income for the period January 1, 2007 – September 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	3,444,002	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	62,288	1.a.1.b
(c) Commercial and industrial loans	4012	1,653,948	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	822,346	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	1,038,396	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	30	1.a.1.e
(f) All other loans in domestic offices	B487	255,518	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	10,158	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	7,286,686	1.a.3
b. Income from lease financing receivables	4065	619,795	1.b
c. Interest income on balances due from depository institutions: (1)	4115	1,116	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	20,061	1.d.1
(2) Mortgage-backed securities	B489	1,265,221	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	249,762	1.d.3
e. Interest income from trading assets	4069	12,664	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	147,396	1.f
g. Other interest income	4518	67,981	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	9,670,682	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	23,237	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	738,293	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	475,197	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	483,211	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	753,085	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	538,020	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,364,540	2.c

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

Schedule RI—Continued

	Year-to-date			
	RIAD	Bil Mil Thou		
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	323,417	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	4,699,000	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	4,971,682
4. Provision for loan and lease losses			4230	554,711
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	832,709	5.a	
b. Service charges on deposit accounts in domestic offices	4080	1,141,781	5.b	
c. Trading revenue (2)	A220	43,222	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	145,385	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	17,922	5.d.4	
(5) Income from other insurance activities	C387	518	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	134,042	5.f	
g. Net securitization income	B493	7,998	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	121,558	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	2,083	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	12,740	5.k	
l. Other noninterest income*	B497	2,501,467	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	4,961,425
6. a. Realized gains (losses) on held-to-maturity securities			3521	0
b. Realized gains (losses) on available-for-sale securities			3196	10,337
7. Noninterest expense:				
a. Salaries and employee benefits	4135	2,187,355	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	506,025	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	353,228	7.c.2	
d. Other noninterest expense*	4092	1,608,079	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	4,654,687
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	4,734,046
9. Applicable income taxes (on item 8)			4302	1,478,268
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	3,255,778
11. Extraordinary items and other adjustments, net of income taxes*			4320	0
12. Net income (loss) (sum of items 10 and 11)			4340	3,255,778

* 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

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513	29,510	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	145,385	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	81,447	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	183,910	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	Number 49,465	M.5
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106	CCYY/MM/DD 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.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	6,625	M.8.a
b. Foreign exchange exposures _____	8758	35,869	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	728	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)) _____			
	RIAD	Year-to-date Bil Mil Thou	
	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		RIAD	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	3,255,778				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	2,950,000				9
10. Other comprehensive income (1)	B511	(277,312)				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	20,727,185				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.

	(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 secured by real estate:										
a. Construction, land development, and other land loans in domestic offices	3582		2,410		3583		49			1.a
b. Secured by farmland in domestic offices	3584		248		3585		390			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		25,705		5412		2,302			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C234		42,810		C217		1,172			1.c.2.a
(b) Secured by junior liens	C235		29,776		C218		3,471			1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		1,310		3589		53			1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		11,738		3591		3,413			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		1,008		4665		307			3
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	4645		96,279		4617		32,080			4.a
b. To non-U.S. addressees (domicile)	4646		203		4618		260			4.b

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

Schedule RI-B—Continued

Part I. Continued

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	8514	267,111			8515	46,087			5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	8516	159,664			8517	50,618			5.b
6. Loans to foreign governments and official institutions	4643	0			4627	0			6
7. All other loans	4644	4,850			4628	2,148			7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures	F185	15,669			F187	5,503			8.a
b. All other leases	C880	44,919			F188	22,866			8.b
9. Total (sum of items 1 through 8)	4635	703,700			4605	170,730			9

Memoranda

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries																	
	Calendar year-to-date																					
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou														
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	3,075			5410	1,043			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																						
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>																						
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)					<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="4">Calendar year-to-date</th> </tr> <tr> <th>RIAD</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> </tr> </thead> <tbody> <tr> <td>C388</td> <td colspan="2">82,706</td> <td></td> </tr> </tbody> </table>				Calendar year-to-date				RIAD	Bil	Mil	Thou	C388	82,706				M.4
Calendar year-to-date																						
RIAD	Bil	Mil	Thou																			
C388	82,706																					

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. 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	1,102			C892	0			M.5.a
b. Other construction loans and all land development and other land loans	C893	1,308			C894	49			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	3,080			C896	1,188			M.6.a
b. Loans secured by other nonfarm nonresidential properties	C897	8,658			C898	2,225			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		170,730	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079		696,090	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523		7,610	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230		554,711	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		1,914,946	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		63,478	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390		0	M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781		0	M.4

Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands			
	RIAD	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.l)								
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:								
TEXT								
a.	Income and fees from the printing and sale of checks	C013			0		1.a	
b.	Earnings on/increase in value of cash surrender value of life insurance	C014			0		1.b	
c.	Income and fees from automated teller machines (ATMs)	C016		182,669			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		821,501			1.f	
g.	4462 Credit and Debit Card Revenue	4462		620,466			1.g	
h.	4463 Corporate Payment Products Revenue	4463		241,825			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

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Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 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	Mill	Thou	
ASSETS									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin (1)				0081		6,635,983			1.a
b. Interest-bearing balances (2)				0071		74,265			1.b
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754		77,931			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773		39,777,007			2.b
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices				RCON					
				B987		3,917,791			3.a
b. Securities purchased under agreements to resell (3)				RCFD					
				B989		0			3.b
4. Loans and lease financing receivables (from Schedule RC-C):									
a. Loans and leases held for sale				5369		4,591,143			4.a
b. Loans and leases, net of unearned income		B528	144,770,556						4.b
c. LESS: Allowance for loan and lease losses		3123	1,914,946						4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529	142,855,610						4.d
5. Trading assets (from Schedule RC-D)									
				3545		369,836			5
6. Premises and fixed assets (including capitalized leases)									
				2145		1,709,109			6
7. Other real estate owned (from Schedule RC-M)									
				2150		203,968			7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)									
				2130		102,743			8
9. Not applicable									
10. Intangible assets:									
a. Goodwill				3163		7,591,680			10.a
b. Other intangible assets (from Schedule RC-M)				0426		4,375,036			10.b
11. Other assets (from Schedule RC-F)									
				2160		13,693,927			11
12. Total assets (sum of items 1 through 11)									
				2170		225,976,029			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	114,356,784	13.a
(1) Noninterest-bearing (1)	6631	29,111,742		13.a.1
(2) Interest-bearing	6636	85,245,042		13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)		RCFN		
		2200	18,831,841	13.b
(1) Noninterest-bearing	6631	0		13.b.1
(2) Interest-bearing	6636	18,831,841		13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2)		RCON		
		B993	1,283,002	14.a
		RCFD		
b. Securities sold under agreements to repurchase (3)		B995	11,288,365	14.b
15. Trading liabilities (from Schedule RC-D)				
		3548	234,272	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				
		3190	41,979,138	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	8,035,934	20
21. Total liabilities (sum of items 13 through 20)				
		2948	203,706,802	21
22. Minority interest in consolidated subsidiaries				
		3000	1,542,042	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	9,667,691	26.a
b. Accumulated other comprehensive income (5)		B530	(1,016,237)	26.b
27. Other equity capital components (6)				
		A130	0	27
28. Total equity capital (sum of items 23 through 27)				
		3210	20,727,185	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				
		3300	225,976,029	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	RCFD	Bil	Mil	Thou	
	0022	5,654,535							
1. Cash items in process of collection, unposted debits, and currency and coin _____									1
a. Cash items in process of collection and unposted debits _____					0020	4,582,694			1.a
b. Currency and coin _____					0080	1,071,841			1.b
2. Balances due from depository institutions in the U.S. _____					0082	130,284			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	152,936							2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070	65,101			3
a. Foreign branches of other U.S. banks _____	0073	0							3.a
b. Other banks in foreign countries and foreign central banks _____	0074	592,414							3.b
4. Balances due from Federal Reserve Banks _____	0090	310,363			0090	310,363			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	6,710,248			0010	6,160,283			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	48,716	1293	49,091	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	387,964	1298	383,445	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	60,147	8497	63,792	8498	6,691,086	8499	6,623,690	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
4. Mortgage-backed securities (MBS):																
a. Pass-through securities:																
(1) Guaranteed by GNMA	1698		0		1699		0		1701		674,539		1702		658,676	4.a.1
(2) Issued by FNMA and FHLMC	1703		0		1705		0		1706		18,798,013		1707		18,148,930	4.a.2
(3) Other pass-through securities	1709		5,894		1710		5,894		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		7,717,217		1717		7,597,205	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718		0		1719		0		1731		16		1732		16	4.b.2
(3) All other mortgage-backed securities	1733		0		1734		0		1735		4,659,918		1736		4,574,029	4.b.3
5. Asset-backed securities (ABS)	C026		0		C988		0		C989		5,151		C027		5,137	5
6. Other debt securities:																
a. Other domestic debt securities	1737		0		1738		0		1739		1,302,979		1741		1,200,830	6.a
b. Foreign debt securities	1742		11,890		1743		11,890		1744		257,232		1746		249,496	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)									A510		288,195		A511		286,462	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		77,931		1771		81,576		1772		40,831,026		1773		39,777,007	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	29,671,947			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	889,717			M.2.a.1
(2) Over three months through 12 months _____	A550	48,713			M.2.a.2
(3) Over one year through three years _____	A551	87,457			M.2.a.3
(4) Over three years through five years _____	A552	55,659			M.2.a.4
(5) Over five years through 15 years _____	A553	478,260			M.2.a.5
(6) Over 15 years _____	A554	7,023,920			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	315,190			M.2.b.1
(2) Over three months through 12 months _____	A556	344,431			M.2.b.2
(3) Over one year through three years _____	A557	1,350,065			M.2.b.3
(4) Over three years through five years _____	A558	930,423			M.2.b.4
(5) Over five years through 15 years _____	A559	6,656,168			M.2.b.5
(6) Over 15 years _____	A560	9,217,223			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	3,695,086			M.2.c.1
(2) Over three years _____	A562	8,476,164			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	54,809			M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____	1778	0			M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost _____	8782	0			M.4.a
b. Fair value _____	8783	0			M.4.b

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

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity						Available-for-sale						
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):													
a. Credit card receivables	B838	0		B839	0		B840	0		B841	0		M.5.a
b. Home equity lines	B842	0		B843	0		B844	5,151		B845	5,137		M.5.b
c. Automobile loans	B846	0		B847	0		B848	0		B849	0		M.5.c
d. Other consumer loans	B850	0		B851	0		B852	0		B853	0		M.5.d
e. Commercial and industrial loans	B854	0		B855	0		B856	0		B857	0		M.5.e
f. Other	B858	0		B859	0		B860	0		B861	0		M.5.f

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or 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

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands							
1. Loans secured by real estate	1410	67,274,363					1
a. Construction, land development, and other land loans				1415	8,865,689		1.a
b. Secured by farmland (including farm residential and other improvements)				1420	798,340		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	11,328,738		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens				5367	24,785,156		1.c.2.a
(b) Secured by junior liens				5368	4,196,060		1.c.2.b
d. Secured by multifamily (5 or more) residential properties				1460	1,709,966		1.d
e. Secured by nonfarm nonresidential properties				1480	15,564,487		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				8531	181,652		2.a
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	181,652					2.a.2
b. To other depository institutions in the U.S.	B534	415,754	B534	415,754			2.b
c. To banks in foreign countries			B535	106,686			2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	106,686					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,069,356	1590	1,069,356			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	32,484,108	1763	32,484,108			4.a
b. To non-U.S. addressees (domicile)	1764	541,106	1764	142,133			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	9,777,625	B538	9,777,625			6.a
b. Other revolving credit plans	B539	2,608,127	B539	2,608,127			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	15,612,559	2011	15,612,559			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	3,150,503	2107	3,150,503			8
9. Other loans	1563	3,972,302					9
a. Loans for purchasing or carrying securities (secured and unsecured)				1545	581,499		9.a
b. All other loans (exclude consumer loans)				1564	3,390,803		9.b
10. Lease financing receivables (net of unearned income)				2165	12,167,558		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	6,281,898					10.a
b. All other leases	F163	5,885,660					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	149,361,699	2122	148,936,799			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		20,052		M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):							
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)			RCFN				
(1) Three months or less			A564		1,097,828		M.2.a.1
(2) Over three months through 12 months			A565		2,043,666		M.2.a.2
(3) Over one year through three years			A566		4,167,278		M.2.a.3
(4) Over three years through five years			A567		2,413,908		M.2.a.4
(5) Over five years through 15 years			A568		5,004,397		M.2.a.5
(6) Over 15 years			A569		10,010,676		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		71,797,846		M.2.b.1
(2) Over three months through 12 months			A571		7,237,240		M.2.b.2
(3) Over one year through three years			A572		14,172,234		M.2.b.3
(4) Over three years through five years			A573		13,677,763		M.2.b.4
(5) Over five years through 15 years			A574		13,077,617		M.2.b.5
(6) Over 15 years			A575		4,150,656		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		35,969,823		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		4,612,284		M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)			RCFN				
			5370		9,266,181		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		50,983		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		387,249		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		517		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9			C780		209		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	3,945	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	1,327,720	M.9.a
b. Other construction loans and all land development and other land loans		F159	7,537,969	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	7,069,807	M.10.a
b. Loans secured by other nonfarm nonresidential properties		F161	8,494,680	M.10.b

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		54,554		5
6. - 8.	Not applicable					
9.	Other trading assets in domestic offices _____	3541		2,059		9
		RCFN				
10.	Trading assets in foreign offices _____	3542		0		10
11.	Derivatives with a positive fair value:	RCN				
a.	In domestic offices _____	3543		313,223		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		369,836		12
LIABILITIES						
13.	Liability for short positions _____	3546		0		13
14.	Derivatives with a negative fair value _____	3547		234,272		14
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____	3548		234,272		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		12,860,141						B550	89,043,081			1
2. U.S. Government	2202		122,498						2520	102,838			2
3. States and political subdivisions in the U.S.	2203		1,022,839						2530	9,526,539			3
4. Commercial banks and other depository institutions in the U.S.	B551		1,649,300						B552	8,227			4
5. Banks in foreign countries	2213		21,321						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		15,676,099		2210		13,499,524		2385	98,680,685			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		2,936,161		M.1.a
b. Total brokered deposits	2365		160,572		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		530		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		160,042		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		129,746		M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590		N/A		M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810		64,879,192		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		5,185,127		M.2.a.2
b. Total time deposits of less than \$100,000	6648		14,612,396		M.2.b
c. Total time deposits of \$100,000 or more	2604		14,003,970		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		398,856		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	4,024,954	M.3.a.1
(2) Over three months through 12 months _____		A580	7,704,279	M.3.a.2
(3) Over one year through three years _____		A581	2,241,440	M.3.a.3
(4) Over three years _____		A582	641,723	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	11,729,233	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1,4)				
(1) Three months or less _____		A584	8,058,262	M.4.a.1
(2) Over three months through 12 months _____		A585	4,676,752	M.4.a.2
(3) Over one year through three years _____		A586	933,633	M.4.a.3
(4) Over three years _____		A587	335,323	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3) _____				
		A242	12,735,014	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	9,548,721	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____				
		B554	9,283,120	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____				
		2625	0	3
4. Foreign governments and official institutions (including foreign central banks) _____				
		2650	0	4
5. U.S. Government and states and political subdivisions in the U.S. _____				
		B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____				
		2200	18,831,841	6

Memorandum	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____				
		A245	18,831,841	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	1,095,690	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	4,981	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	1,067,013	4
5.	Life insurance assets			C009	4,569,212	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	6,957,031	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	2,119,037			6.e
f.	3550 Accounts Receivable	3550	2,732,309			6.f
g.	3551	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	13,693,927	7

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. a.	Interest accrued and unpaid on deposits in domestic offices(5)			3645	340,016	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	2,078,065	1.b
2.	Net deferred tax liabilities (2)			3049	1,482,520	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	214,387	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	3,920,946	4
	TEXT					
a.	Accounts Payable	3066	1,162,455			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 Merchant Settlement Activity	3552	1,029,194			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	8,035,934	5

(1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

(4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock

(5) For savings banks, includes "dividends" accrued and unpaid on deposits.

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

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell	8989			0	3
4. Securities sold under agreements to repurchase	8995		11,288,365		4
5. Other borrowed money	3190		41,317,046		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		18,249,103		7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		224,187,162		8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		183,668,832		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		436,680		11
12. Securities issued by states and political subdivisions in the U.S.	1042		6,751,233		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		19,472,552		13.a.1
(2) Other pass-through securities	1044		5,894		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		7,717,217		13.b.1
(2) All other mortgage-backed securities	1280		4,659,934		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		1,308,130		14
15. Foreign debt securities (include foreign asset-backed securities)	1282		269,122		15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		288,195		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		40,908,957		17
18. Equity securities that do not have readily determinable fair values	1752		1,067,013		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	16,340	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	443,494	2
3.	Mortgage-backed securities (2) _____	B559	32,205,926	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	7,906,888	4
5.	Federal funds sold and securities purchased under agreements to resell _____	3365	3,544,287	5
6.	Loans:			
	a. Loans in domestic offices:	RCON		
	(1) Total loans _____	3360	135,167,302	6.a.1
	(2) Loans secured by real estate _____	3385	66,800,344	6.a.2
	(3) Loans to finance agricultural production and other loans to farmers _____	3386	1,077,184	6.a.3
	(4) Commercial and industrial loans _____	3387	33,847,707	6.a.4
	(5) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards _____	B561	9,325,520	6.a.5.a
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	18,079,527	6.a.5.b
		RCFN		
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3360	379,918	6.b
		RCFD		
7.	Trading assets _____	3401	296,413	7
8.	Lease financing receivables (net of unearned income) _____	3484	12,166,747	8
9.	Total assets(4) _____	3368	219,182,424	9
LIABILITIES				
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____	RCON		
		3485	2,172,962	10
11.	Nontransaction accounts in domestic offices:			
	a. Savings deposits (includes MMDAs) _____	B563	70,584,663	11.a
	b. Time deposits of \$100,000 or more _____	A514	12,555,573	11.b
	c. Time deposits of less than \$100,000 _____	A529	14,588,738	11.c
		RCFN		
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	19,606,247	12
		RCFD		
13.	Federal funds purchased and securities sold under agreements to repurchase _____	3353	13,275,346	13
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	39,663,878	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	14,226	937		1.a		
b.	Credit card lines			3815	54,543	679		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	6,294	653		1.c.1		
	(a) 1-4 family residential construction loan commitments	F164	972,530					1.c.1.a		
	(b) Commercial real estate, other construction loan, and land development loan commitments	F165	5,322,123					1.c.1.b		
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate			6550	5,098	902		1.c.2		
d.	Securities underwriting			3817		0		1.d		
e.	Other unused commitments			3818	52,103	630		1.e		
				3819	12,243	205		2		
2. Financial standby letters of credit and foreign office guarantees										
a.	Amount of financial standby letters of credit conveyed to others	3820	425,487					2.a		
				3821	401	388		3.		
3. Performance standby letters of credit and foreign office guarantees										
a.	Amount of performance standby letters of credit conveyed to others	3822	7,754					3.a		
				3411	423	130		4		
4. Commercial and similar letters of credit										
5. Not applicable										
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)										
				3433	15,768	209		6		
7. Credit derivatives:										
a. Notional amounts:										
(1) Credit default swaps										
		(Column A) Guarantor	(Column B) Beneficiary	RCFD	Bil	Mill	Thou			
				C968	0			C969	45,500	7.a.1
				C970	0			C971	0	7.a.2
				C972	0			C973	0	7.a.3
				C974	524,523			C975	245,357	7.a.4
b. Gross fair values:										
				C219	0			C221	861	7.b.1
				C220	730			C222	496	7.b.2
				8765	379	486				8
8. Spot foreign exchange contracts										
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	3,910	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	105,901,325	11.a
b. Sales for which the reporting bank is the agent bank with risk						C224	47,930,956	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):								
a. Futures contracts		RCFD 8693 6,950,000	RCFD 8694 0	RCFD 8695 0	RCFD 8696 0	12.a		
b. Forward contracts		RCFD 8697 10,767,070	RCFD 8698 6,252,045	RCFD 8699 0	RCFD 8700 0	12.b		
c. Exchange-traded option contracts:		RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704			
(1) Written options		9,330,000	0	0	0	12.c.1		
(2) Purchased options		0	0	0	0	12.c.2		
d. Over-the-counter option contracts:		RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712			
(1) Written options		5,472,024	172,598	0	0	12.d.1		
(2) Purchased options		2,119,109	172,598	0	0	12.d.2		
e. Swaps		RCFD 3450 41,724,651	RCFD 3826 1,907,571	RCFD 8719 67,946	RCFD 8720 0	12.e		
13. Total gross notional amount of derivative contracts held for trading		RCFD A126 35,048,504	RCFD A127 5,463,316	RCFD 8723 0	RCFD 8724 0	13		
14. Total gross notional amount of derivative contracts held for purposes other than trading		RCFD 8725 41,314,350	RCFD 8726 3,041,496	RCFD 8727 67,946	RCFD 8728 0	14		
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCFD A589 17,664,000				14.a		
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		210,943	136,211	0	0	15.a.1		
(2) Gross negative fair value		142,388	125,707	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		22,007	153,494	1,228	0	15.b.1		
(2) Gross negative fair value		137,137	29,029	290	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			1,298	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			1,522,304	2.a
(1) Estimated fair value of mortgage servicing assets _____		A590					1,522,304	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____				8026			155,265	2.b
c. All other identifiable intangible assets _____				5507			2,697,467	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____				0426			4,375,036	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:				RCFN				
(1) Construction, land development, and other land in domestic offices _____				5508			78	3.b.1
(2) Farmland in domestic offices _____				5509			117	3.b.2
(3) 1-4 family residential properties in domestic offices _____				5510			106,571	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			2,232	3.b.5
(6) Foreclosed properties from "GNMA loans" _____				C979			94,970	3.b.6
(7) In foreign offices _____				RCFN				
				5513			0	3.b.7
				RCFD				
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____				2150			203,968	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			102,743	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____				2130			102,743	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			13,798,536	5.a.1.a
(b) Over one year through three years _____				F056			2,009,020	5.a.1.b
(c) Over three years through five years _____				F057			16,137	5.a.1.c
(d) Over five years _____				F058			22,255	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			1,265,981	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above) _____				F059			3,222,000	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			25,130,254	5.b.1.a
(b) Over one year through three years _____				F061			506,302	5.b.1.b
(c) Over three years through five years _____				F062			347,965	5.b.1.c
(d) Over five years _____				F063			148,669	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			23,995,220	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			41,979,138	5.c

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD B570	Bil Mil Thou 85,519,804	7
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 4088	YES / NO YES	9
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCON F064	Bil Mil Thou 0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD F065	6,094,318	10.b

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
	1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	2759	97,655		2769	7,523		3492	153,220		1.a
b. Secured by farmland in domestic offices	3493	1,876		3494	0		3495	4,792		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	48,036		5399	21,575		5400	8,822		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C236	427,480		C237	674,290		C229	47,403		1.c.2.a
(b) Secured by junior liens	C238	25,142		C239	10,139		C230	2,441		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	2,966		3500	12		3501	13,885		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502	81,823		3503	3,822		3504	53,875		1.e
f. In foreign offices	RCFN			RCFN			RCFN			1.f
	B572	0		B573	0		B574	0		
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions	RCFD			RCFD			RCFD			2.a
	5377	0		5378	0		5379	0		
b. To foreign banks	5380	0		5381	0		5382	0		2.b
3. Loans to finance agricultural production and other loans to farmers										
	1594	4,560		1597	91		1583	12,156		3
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	1251	172,778		1252	25,894		1253	75,949		4.a
b. To non-U.S. addressees (domicile)	1254	1,897		1255	1,105		1256	4,208		4.b
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit cards	B575	231,223		B576	162,203		B577	16,229		5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	145,393		B579	48,443		B580	2,977		5.b
6. Loans to foreign governments and official institutions										
	5389	0		5390	0		5391	0		6
7. All other loans										
	5459	24,454		5460	0		5461	69,031		7
8. Lease financing receivables:										
a. Leases to individuals for household, family, and other personal expenditures	F166	33,281		F167	4,254		F168	0		8.a
b. All other leases	F169	116,998		F170	43		F171	45,602		8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)										
	3505	804		3506	0		3507	5,254		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	171,934	5613	530,257	5614	18,046	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	12,176	5616	0	5617	13,475	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	155,720	C867	530,257	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	1,408	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	8,294	6559	0	6560	4,271	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	4,468	C241	1,334	C226	1,053	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

7. Additions to nonaccrual assets during the quarter	RCFD	Bil Mil Thou	
	C410	199,200	
8. Nonaccrual assets sold during the quarter	C411	124,300	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		
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou	
Dollar Amounts in Thousands									
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	9,657		F174	5,236		F176	4,854	M.9.a
b. Other construction loans and all land development and other land loans	F173	87,998		F175	2,287		F177	148,366	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	15,570		F180	1,358		F182	20,310	M.10.a
b. Loans secured by other nonfarm nonresidential properties	F179	66,253		F181	2,464		F183	33,565	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	133,941,460	A
B. Total allowable exclusions (including foreign deposits)		F237	18,931,256	B
		RCFN		
C. Total foreign deposits (included in item B above)		F234	18,831,841	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	131,761,837	D
E. Total daily average of allowable exclusions (including foreign deposits)		F239	19,709,652	E
		RCFN		
F. Total daily average of foreign deposits (included in item E above)		F235	19,606,247	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
OR				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits		0031	N/A	1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1)		0032	N/A	1.b.2
2. Unposted credits (see instructions):				
a. Actual amount of all unposted credits		3510	N/A	2.a
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits		3512	N/A	2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1)		3514	N/A	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)		3520	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			48,541,718	M.1.a.1
	(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCON	Number			
		F050			N/A	M.1.a.2
b.	Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)					
	(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	F051			62,878,905	M.1.b.1
	(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCON	Number			
		F052			119,697	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			2,869,745	M.1.c.1
	(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCON	Number			
		F046			N/A	M.1.c.2
d.	Retirement deposit accounts of more than \$250,000: (1)					
	(1) Amount of retirement deposit accounts of more than \$250,000	F047			66,416	M.1.d.1
	(2) Number of retirement deposit accounts of more than \$250,000	RCON	Number			
		F048			161	M.1.d.2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)						
2.	Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)	5597			50,935,372	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 sale ² :			
a. First liens _____	F066	1,355,995	1.a
b. Junior liens _____	F067	4,952	1.b
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale ² :			
a. First liens _____	F068	5,404,461	2.a
b. Junior liens _____	F069	18,856	2.b
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:			
a. First liens _____	F070	6,641,232	3.a
b. Junior liens _____	F071	8,500	3.b
4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. First liens _____	F072	2,902,826	4.a
b. Junior liens _____	F073	3,576	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	79,593	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
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

Dollar Amounts in Thousands

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)			9210	20,727,195	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	(653,492)			2
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	1,074			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	(358,618)			4
5.	LESS: Nonqualifying perpetual preferred stock	B588	0			5
6.	Qualifying minority interests in consolidated subsidiaries	B589	1,526,914			6
7. a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590	10,189,325			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	13,075,810			8
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591	152,230			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	12,923,577			11
Tier 2 capital						
12.	Qualifying subordinated debt and redeemable preferred stock	5306	6,072,391			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	2,129,333			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	8,201,724			17
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275	8,201,724			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	21,125,301			21
Total assets for leverage ratio						
22.	Average total assets (from Schedule RC-K, item 9)	RCFD	Trl Bil Mil Thou	3368	219,182,424	22
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	10,189,325			23
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	152,230			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	99,856			26
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	208,741,013			27
Adjustments for financial subsidiaries						
28.a	Adjustment to Tier 1 capital reported in item 11	C228	0			28.a
	b. Adjustment to total risk-based capital reported in item 21	B503	0			28.b
29.	Adjustment to risk-weighted assets reported in item 62	B504	0			29
30.	Adjustment to average total assets reported in item 27	B505	0			30
Capital ratios						
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)						
		(Column A)		(Column B)		
		RCFD	Percentage	RCFD	Percentage	
31.	Tier 1 leverage ratio (2)	7273	0.00%	7204	6.19%	31
32.	Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	6.55%	32
33.	Total risk-based capital ratio (4)	7275	0.00%	7205	10.71%	33

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

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category				(Column E) (Column F)
			Tri Bil Mil Thou	Bil Mil Thou	20%	50%	
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 6,710,248	RCFD C869 0	RCFD B600 1,382,204	RCFD B601 5,328,044			RCFD B602 0
35. Held-to-maturity securities	RCFD 1754 77,931	RCFD B603 0	RCFD B604 0	RCFD B605 47,981	RCFD B606 18,061	RCFD B607 11,889	
36. Available-for-sale securities	RCFD 1773 39,777,007	RCFD B608 (1,052,288)	RCFD B609 1,225,701	RCFD B610 32,588,152	RCFD B611 5,168,768	RCFD B612 1,846,674	
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 3,917,791		RCFD C063 0	RCFD C064 3,917,791		RCFD B520 0	
38. Loans and leases held for sale	RCFD 5369 4,591,143	RCFD B617 0	RCFD B618 0	RCFD B619 1,653,238	RCFD B620 2,906,402	RCFD B621 31,503	
39. Loans and leases, net of unearned income	RCFD B528 144,770,556	RCFD B622 0	RCFD B623 1,140,649	RCFD B624 4,102,130	RCFD B625 19,328,580	RCFD B626 120,199,197	
40. LESS: Allowance for loan and lease losses	RCFD 3123 1,914,946	RCFD 3123 1,914,946					
41. Trading assets	RCFD 3545 369,836	RCFD B627 315,282	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 54,554	
42. All other assets (1)	RCFD B639 27,676,463	RCFD B640 10,612,107	RCFD B641 393,356	RCFD B642 6,265,848	RCFD B643 109,978	RCFD 5339 10,295,174	
43. Total assets (sum of items 34 through 42)	RCFD 2170 225,976,029	RCFD B644 7,960,155	RCFD 5320 4,141,910	RCFD 5327 53,903,184	RCFD 5334 27,531,789	RCFD 5340 132,438,991	

(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 Bil Mil Thou	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1) Bil Mil Thou	(Column C) Allocation by Risk Weight Category			(Column E) (Column F)
				0%	20%	50%	
Dollar Amounts in Thousands							
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	RCFD B546 12,243,205	See footnote 2 1.000	RCFD B547 12,243,205	RCFD B548 383,872	RCFD B581 424,687	RCFD B582 918,858	Bil Mil Thou RCFD B583 10,515,788
45. Performance standby letters of credit	RCFD 3821 401,386	.50	RCFD B650 200,693	RCFD B651 4,116	RCFD B652 3,877	RCFD B653 19,990	RCFD B654 172,710
46. Commercial and similar letters of credit	RCFD 3411 423,130	.20	RCFD B655 84,626	RCFD B656 5,449	RCFD B657 4,633	RCFD B658 RCFD B659	RCFD B659 69,590
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 10,781	1.00	RCFD B660 10,781	RCFD B661 0	RCFD B662 0		RCFD B663 10,781
48. Securities lent	RCFD 3433 15,768,209	1.00	RCFD B664 15,768,209	RCFD B665 15,768,209	RCFD B666 0	RCFD B667 0	RCFD B668 0
49. Retained recourse on small business obligations sold with recourse	RCFD A250 754	1.00	RCFD B669 754	RCFD B670 0	RCFD B671 0	RCFD B672 0	RCFD B673 754
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 2,621	* Below 12.500	RCFD B542 32,763				RCFD B543 32,763
51. All other financial assets sold with recourse	RCFD B675 529,183	1.00	RCFD B676 529,183	RCFD B677 0	RCFD B678 0	RCFD B679 529,183	RCFD B680 0
52. All other off-balance sheet liabilities	RCFD B681 37,568	1.00	RCFD B682 37,568	RCFD B683 0	RCFD B684 0	RCFD B685 4,998	RCFD B686 32,570
53. Unused commitments with an original maturity exceeding one year	RCFD 3833 59,381,614	.50	RCFD B687 29,690,807	RCFD B688 0	RCFD B689 1,631,649	RCFD B690 40,734	RCFD B691 28,018,424
54. Derivative contracts			RCFD A167 837,021	RCFD B693 24,000	RCFD B694 473,671	RCFD B695 339,350	

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

Schedule RC-R—Continued

	(Column C) Dollar Amounts in Thousands		(Column D) Allocation by Risk Weight Category		(Column E) Allocation by Risk Weight Category		(Column F) (Column F)
	Tril Bil Mil Thou	RCFD	Bil Mil Thou	20%	Bil Mil Thou	50%	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)							100%
56. Risk weight factor							
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)							
58. Market risk equivalent assets							
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)							
60. LESS: Excess allowance for loan and lease losses							
61. LESS: Allocated transfer risk reserve							
62. Total risk-weighted assets (item 59 minus items 60 and 61)							

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil Mil Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	523,665

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	
	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD
2. Notional principal amounts of derivative contracts: (1)						
a. Interest rate contracts	3809	23,657,529	8766	17,147,665	8767	13,805,636
b. Foreign exchange contracts	3812	2,808,004	8769	1,095,977	8770	1,879,219
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	67,946	A002	0
g. Credit derivative contracts:						
(1) Investment grade	C980	24,998	C981	74,436	C982	67,714
(2) Subinvestment grade	C983	6,000	C984	340,281	C985	265,244

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
	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl 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 1,332,667
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 1,370,572
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):							
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

1

2.a

2.b

2.c

3

4.a

4.b

5.a

5.b

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	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 B761 0	RCFD B762 0			RCFD B763 0	6.a
b. Loans (included in Schedule RC-C)		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b
7. Past due loan amounts included in interests reported in item 6.a:		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a
a. 30-89 days past due		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b
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 B770 0	RIAD B771 0			RIAD B772 0	8.a
a. Charge-offs		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b
b. Recoveries							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0

Schedule RC-S—Continued

	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 Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 529,183	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 529,183	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bill Mil Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	121,441
b. Amount of retained recourse on these obligations as of the report date	A250	754
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	529,183
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	93,850,155
c. Other financial assets (includes home equity lines)(1)	A591	1,314,352
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	4,227
(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	1,370,572
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

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

