

Federal Financial Institutions Examination Council

Please refer to page i,

1

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

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

Report at the close of Business March 31, 2008

(20080331)

(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)

April 30, 2008

Date of Signature

Submission of Reports

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

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

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

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

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

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

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

Table of Contents

Signature Page	Cover	Schedule RC-B - Securities _____	RC-3, 4, 5, 6
Contact Information _____	ii, iii	Schedule RC-C - Loans and Lease Financing Receivables:	
Report of Income		Part I. Loans and Leases _____	RC-7, 8, 9, 10
		Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only) _____	RC-10a, 10b
Schedule RI - Income Statement _____	RI-1, 2, 3		
Schedule RI-A - Changes in Equity Capital _____	RI-4	Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks) _____	RC-11, 12, 13
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses _____	RI-4, 5, 6	Schedule RC-E - Deposit Liabilities _____	RC-14, 15
Schedule RI-D - Income from Foreign Offices _____	RI-6	Schedule RC-F - Other Assets _____	RC-16
Schedule RI-E - Explanations _____	RI-7, 8	Schedule RC-G - Other Liabilities _____	RC-16
Report of Condition		Schedule RC-H - Selected Balance Sheet Items for Domestic Offices _____	RC-17
Schedule RC - Balance Sheet _____	RC-1, 2	Schedule RC-I - Assets and Liabilities of IBFs _____	RC-17
Schedule RC-A - Cash and Balances Due From Depository Institutions _____	RC-3	Schedule RC-K - Quarterly Averages _____	RC-18
Disclosure of Estimated Burden		Schedule RC-L - Derivatives and Off-Balance Sheet Items _____	RC-19, 20
		Schedule RC-M - Memoranda _____	RC-21, 22
		Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-23, 24, 25
		Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-26
		Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks) _____	RC-27
		Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value (to be completed only by selected banks) _____	RC-28
		Schedule RC-R - Regulatory Capital _____	RC-29, 30, 31, 32
		Schedule RC-S - Servicing, Securitization, and Asset Sale Activities _____	RC-33, 34, 35
		Schedule RC-T - Fiduciary and Related Services _____	RC-36, 37, 38
		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-39

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

5

Consolidated Report of Income

for the period January 1, 2008 – March 31, 2008

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Interest Income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties	4435	652,926			1.a.1.a.1
(2) All other loans secured by real estate	4436	436,667			1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	15,924			1.a.1.b
(c) Commercial and industrial loans	4012	491,132			1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485	315,560			1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	364,680			1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	3			1.a.1.e
(f) All other loans in domestic offices	B487	78,413			1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	3,089			1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	2,358,394			1.a.3
b. Income from lease financing receivables	4065	208,516			1.b
c. Interest income on balances due from depository institutions (1)	4115	3,162			1.c
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	5,136			1.d.1
(2) Mortgage-backed securities	B489	378,815			1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	101,436			1.d.3
e. Interest income from trading assets	4069	5,713			1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	33,993			1.f
g. Other interest income	4518	22,046			1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	3,117,211			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	6,376			2.a.1.a
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	0093	198,402			2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	160,210			2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	139,594			2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	132,143			2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	160,740			2.b
c. Interest on trading liabilities and other borrowed money	4185	423,010			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	98,360	2.d		
e. Total interest expense (sum of items 2.a through 2.d)		4073	1,318,835	2.e		
3. Net interest income (item 1.h minus 2.e)				4074	1,798,376	3
4. Provision for loan and lease losses				4230	456,186	4
5. Noninterest income:						
a. Income from fiduciary activities (1)		4070	280,723	5.a		
b. Service charges on deposit accounts in domestic offices		4080	380,486	5.b		
c. Trading revenue (2)		A220	(41,130)	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	48,981	5.d.2		
(3) Fees and commissions from annuity sales		C887	0	5.d.3		
(4) Underwriting income from insurance and reinsurance activities		C386	5,840	5.d.4		
(5) Income from other insurance activities		C387	174	5.d.5		
e. Venture capital revenue		B491	0	5.e		
f. Net servicing fees		B492	250,254	5.f		
g. Net securitization income		B493	2,108	5.g		
h. Not applicable						
i. Net gains (losses) on sales of loans and leases		5416	78,403	5.i		
j. Net gains (losses) on sales of other real estate owned		5415	2,061	5.j		
k. Net gains (losses) on sales of other assets (excluding securities)		B496	27,139	5.k		
l. Other noninterest income*		B497	1,106,518	5.l		
m. Total noninterest income (sum of items 5.a through 5.l)				4079	2,141,557	5.m
6. a. Realized gains (losses) on held-to-maturity securities				3521	0	6.a
b. Realized gains (losses) on available-for-sale securities				3196	1,106	6.b
7. Noninterest expense:						
a. Salaries and employee benefits		4135	836,691	7.a		
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		4217	188,188	7.b		
c. (1) Goodwill impairment losses		C216	0	7.c.1		
(2) Amortization expense and impairment losses for other intangible assets		C232	110,603	7.c.2		
d. Other noninterest expense*		4092	608,321	7.d		
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	1,743,803	7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	1,741,050	8
9. Applicable income taxes (on item 8)				4302	549,791	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	1,191,259	10
11. Extraordinary items and other adjustments, net of income taxes*				4320	0	11
12. Net income (loss) (sum of items 10 and 11)				4340	1,191,259	12

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date				
	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513	8,342			M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	48,981			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	29,333			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	79,619			M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	50,899			M.5
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106	0			M.7
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.):					
a. Interest rate exposures _____	8757	(56,642)			M.8.a
b. Foreign exchange exposures _____	8758	14,360			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	1,152			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)(1)) _____	F228	N/A			M.12
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets _____	F551	(196,998)			M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk _____	F552	0			M.13.a.1
b. Net gains (losses) on liabilities _____	F553	0			M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk _____	F554	0			M.13.b.1

(1) For example, a bank acquired on March 1, 2008, would report 2008/03/01

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217	21,200,580	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	21,200,580	3
4. Net income (loss) (must equal Schedule RI, item 12)		4340	1,191,259	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	0	7
8. LESS: Cash dividends declared on preferred stock		4470	0	8
9. LESS: Cash dividends declared on common stock		4460	800,000	9
10. Other comprehensive income (1)		B511	(505,484)	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	21,086,355	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 pension and other postretirement plan-related changes other than net periodic benefit cost.

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.

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.									
Dollar Amounts in Thousands									

Schedule RI-B—Continued**Part I. Continued**

Part I. Continued	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile) _____	4645	38,778			4617	5,283		4.a
b. To non-U.S. addressees (domicile) _____	4646	52			4618	377		4.b
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards _____	B514	124,588			B515	21,874		5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B516	68,167			B517	14,923		5.b
6. Loans to foreign governments and official institutions _____	4643	0			4627	0		6
7. All other loans _____	4644	452			4628	67		7
8. Lease financing receivables:								
a. Leases to individuals for household, family, and other personal expenditures _____	F185	7,791			F187	1,251		8.a
b. All other leases _____	C880	22,610			F188	6,294		8.b
9. Total (sum of items 1 through 8) _____	4635	330,433			4605	52,459		9

Memoranda

Memoranda	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above _____									M.1
	5409	6,239			5410	111			
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above): _____									M.2
	4652	0			4662	0			
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) _____									M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____		B522	1,936,202	1
2. Recoveries (must equal part I, item 9, column B, above) _____		4605	52,459	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____		C079	330,433	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____		5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____		4230	456,186	5
6. Adjustments* (see instructions for this schedule) _____		C233	(131)	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) _____		3123	2,114,283	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	75,799	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____		C390	0	M.3
Memorandum item 4 is to be completed by all banks.				
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above) _____		C781	0	M.4

Schedule RI-D—Income from Foreign Offices

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

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

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands				Year-to-Date			
				RIAD	Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.I)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:							
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		52,423	1.b
c.	Income and fees from automated teller machines (ATMs)			C016		84,215	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.	Net change in the fair values of financial instruments accounted for under a fair value option			F229		(231,207)	1.f
g.	Bank card and credit card interchange fees			F555		234,128	1.g
h.	4461	Merchant Processing Services		4461		270,831	1.h
i.	4462	Corporate Payment Products Revenue		4462		81,682	1.i
j.	4463	Visa IPO Gain		4463		486,874	1.j
2. Other noninterest expense (from Schedule RI, item 7.d)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:							
TEXT							
a.	Data processing expenses			C017		49,436	2.a
b.	Advertising and marketing expenses			0497		57,514	2.b
c.	Directors' fees			4136		0	2.c
d.	Printing, stationery, and supplies			C018		20,308	2.d
e.	Postage			8403		47,599	2.e
f.	Legal fees and expenses			4141		0	2.f
g.	FDIC deposit insurance assessments			4146		0	2.g
h.	Accounting and auditing expenses			F556		0	2.h
i.	Consulting and advisory expenses			F557		30,761	2.i
j.	Automated teller machine (ATM) and interchange expenses			F558		0	2.j
k.	Telecommunications expenses			F559		32,203	2.k
l.	4464	Capitalized Computer Software		4464		45,802	2.l
m.	4467	Low Income Housing Expense		4467		58,756	2.m
n.	4468	Litigation Expense		4468		22,200	2.n
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

[illegible]

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2008

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCFD	Tril Bil Mil Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	7,322,475	1.a
b. Interest-bearing balances (2)				0071	171,982	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	72,379	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	38,214,443	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	5,371,110	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	5,228,126	4.a
b. Loans and leases, net of unearned income			B528	153,771,380		4.b
c. LESS: Allowance for loan and lease losses			3123	2,114,283		4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	151,657,097	4.d
5. Trading assets (from Schedule RC-D)				3545	1,123,274	5
6. Premises and fixed assets (including capitalized leases)				2145	1,737,397	6
7. Other real estate owned (from Schedule RC-M)				2150	265,840	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				2130	124,709	8
9. Not applicable						
10. Intangible assets:						
a. Goodwill				3163	7,672,218	10.a
b. Other intangible assets (from Schedule RC-M)				0426	4,137,344	10.b
11. Other assets (from Schedule RC-F)				2160	14,170,921	11
12. Total assets (sum of items 1 through 11)				2170	237,269,315	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	126,876,001
(1) Noninterest-bearing (1)				6631	33,665,581
(2) Interest-bearing				6636	93,210,420
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN	
				2200	16,224,822
(1) Noninterest-bearing				6631	0
(2) Interest-bearing				6636	16,224,822
14. Federal funds purchased and securities sold under agreements to repurchase:				RCON	
a. Federal funds purchased in domestic offices (2)				B993	1,449,771
				RCFD	
b. Securities sold under agreements to repurchase (3)				B995	11,774,966
15. Trading liabilities (from Schedule RC-D)				3548	982,166
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190	41,879,455
17. and 18. Not applicable					
19. Subordinated notes and debentures (4)				3200	7,647,466
20. Other liabilities (from Schedule RC-G)				2930	7,818,123
21. Total liabilities (sum of items 13 through 20)				2948	214,652,770
22. Minority interest in consolidated subsidiaries				3000	1,530,190
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus				3838	0
24. Common stock				3230	18,200
25. Surplus (exclude all surplus related to preferred stock)				3839	12,057,586
26. a. Retained earnings				3632	10,377,331
b. Accumulated other comprehensive income (5)				B530	(1,366,762)
27. Other equity capital components (6)				A130	0
28. Total equity capital (sum of items 23 through 27)				3210	21,086,355
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				3300	237,269,315

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 2007

RCFD	Number
6724	2

M.1

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

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

(4) Includes limited-life preferred stock and related surplus.

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

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

	Dollar Amounts in Thousands				(Column A) Consolidated Bank		(Column B) Domestic Offices	
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022		6,510,286					
a. Cash items in process of collection and unposted debits _____					0020		5,275,456	
b. Currency and coin _____					0080		1,234,829	
2. Balances due from depository institutions in the U.S. _____					0082		264,808	
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083		0					
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085		288,788					
3. Balances due from banks in foreign countries and foreign central banks _____					0070		86,548	
a. Foreign branches of other U.S. banks _____	0073		0					
b. Other banks in foreign countries and foreign central banks _____	0074		304,836					
4. Balances due from Federal Reserve Banks _____	0090		390,547		0090		390,547	
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		7,494,457		0010		7,252,188	

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	166,364	1287	165,762	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	54,027	1293	55,188	2.a
b. Issued by U.S. Government- sponsored agencies (2) _____	1294	0	1295	0	1297	10,090	1298	10,088	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	55,022	8497	57,799	8498	7,114,818	8499	6,739,177	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	617,435		1702	619,369	4.a.1	
(2) Issued by FNMA and FHLMC _____	1703	0		1705	0		1706	18,207,371		1707	18,093,322	4.a.2	
(3) Other pass-through securities _____	1709	5,467		1710	5,467		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	7,631,702		1717	7,180,472	4.b.1	
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA _____	1718	0		1719	0		1731	14		1732	14	4.b.2	
(3) All other mortgage-backed securities _____	1733	0		1734	0		1735	4,473,502		1736	4,182,951	4.b.3	
5. Asset-backed securities (ABS) _____	C026	0		C988	0		C989	4,631		C027	4,514	5	
6. Other debt securities:													
a. Other domestic debt securities _____	1737	0		1738	0		1739	1,238,902		1741	1,031,047	6.a	
b. Foreign debt securities _____	1742	11,890		1743	11,890		1744	23,690		1746	15,391	6.b	
7. Investments in mutual funds and other equity securities with readily determinable fair values (1) _____													
							A510	133,597		A511	117,148	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	72,379		1771	75,156		1772	39,676,143		1773	38,214,443	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	28,476,755	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	478,055	M.2.a.1
(2) Over three months through 12 months _____			A550	24,649	M.2.a.2
(3) Over one year through three years _____			A551	32,378	M.2.a.3
(4) Over three years through five years _____			A552	9,883	M.2.a.4
(5) Over five years through 15 years _____			A553	516,040	M.2.a.5
(6) Over 15 years _____			A554	7,027,074	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	454,953	M.2.b.1
(2) Over three months through 12 months _____			A556	328,284	M.2.b.2
(3) Over one year through three years _____			A557	1,128,356	M.2.b.3
(4) Over three years through five years _____			A558	813,375	M.2.b.4
(5) Over five years through 15 years _____			A559	6,407,640	M.2.b.5
(6) Over 15 years _____			A560	9,585,550	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less _____			A561	4,663,240	M.2.c.1
(2) Over three years _____			A562	6,700,197	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	38,183	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		4,631		B845		4,514		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	70,046,800							1
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans _____					F158	1,145,665			1.a.1
(2) Other construction loans and all land development and other land loans _____					F159	8,070,987			1.a.2
b. Secured by farmland (including farm residential and other improvements) _____					1420	781,651			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	11,888,956			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens _____					5367	25,742,692			1.c.2.a
(b) Secured by junior liens _____					5368	4,049,966			1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____					1460	1,820,539			1.d
e. Secured by nonfarm nonresidential properties:									1.e
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____					F160	6,948,218			1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____					F161	9,598,126			1.e.2
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S. _____					B531	376,265			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	376,265							2.a.2
b. To other depository institutions in the U.S. _____	B534	473,170			B534	473,170			2.b
c. To banks in foreign countries _____					B535	147,732			2.c
(1) To foreign branches of other U.S. banks _____	B536	0							2.c.1
(2) To other banks in foreign countries _____	B537	147,732							2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	999,041			1590	999,041			3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	1763	36,292,696			1763	36,292,696			4.a
b. To non-U.S. addressees (domicile) _____	1764	524,848			1764	122,310			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	10,807,831			B538	10,807,831			6.a
b. Other revolving credit plans _____	B539	2,644,675			B539	2,644,675			6.b
c. Other consumer loans (includes single payment, installment, and all student loans) _____									
	2011	17,426,307			2011	17,426,307			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	3,116,176			2107	3,116,176			8
9. Other loans _____	1563	4,163,656							9
a. Loans for purchasing or carrying securities (secured and unsecured) _____					1545	662,317			9.a
b. All other loans (exclude consumer loans) _____					1564	3,501,339			9.b

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Lease financing receivables (net of unearned income) _____					2165			11,980,101	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) _____	F162		5,674,619						10.a
b. All other leases _____	F163		6,305,690						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		158,999,506		2122			158,596,760	12

Memoranda

Dollar Amounts in Thousands				RCON	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):								
a. Loans secured by 1-4 family residential properties in domestic offices _____	F576		300,445					M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) _____	RCFD							
	1616		8,566					M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):								
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON							
(1) Three months or less _____	A564		1,289,127					M.2.a.1
(2) Over three months through 12 months _____	A565		1,774,896					M.2.a.2
(3) Over one year through three years _____	A566		4,348,041					M.2.a.3
(4) Over three years through five years _____	A567		2,363,096					M.2.a.4
(5) Over five years through 15 years _____	A568		4,887,113					M.2.a.5
(6) Over 15 years _____	A569		11,021,355					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		78,082,726					M.2.b.1
(2) Over three months through 12 months _____	A571		7,377,318					M.2.b.2
(3) Over one year through three years _____	A572		13,853,508					M.2.b.3
(4) Over three years through five years _____	A573		14,057,473					M.2.b.4
(5) Over five years through 15 years _____	A574		13,441,593					M.2.b.5
(6) Over 15 years _____	A575		5,826,451					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		36,249,644					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		4,868,980					M.3

(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—Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
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) _____		5370	9,423,820	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	26,694	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	438,440	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	475	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 _____		C780	82	M.7.b
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)) _____		RCON		
		F230	3,515	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 (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2007, 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. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____		F577	563,186	M.9

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
		RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate _____		F608	3,096,838			M.10.a
(1) Construction, land development, and other land loans _____				F578	0	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements) _____				F579	0	M.10.a.2
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____				F580	0	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens _____				F581	3,095,034	M.10.a.3.b.1
(2) Secured by junior liens _____				F582	1,804	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____				F583	0	M.10.a.4
(5) Secured by nonfarm nonresidential properties _____				F584	0	M.10.a.5
b. Commercial and industrial loans _____		F585	0	F585	0	M.10.b

Schedule RC-C—Continued**Part I. Continued**

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards	F586		0		F586		0	M.10.c.1
(2) Other revolving credit plans	F587		0		F587		0	M.10.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F588		0		F588		0	M.10.c.3
d. Other loans	F589		0		F589		0	M.10.d
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):								
a. Loans secured by real estate	F609		3,040,836					M.11.a
(1) Construction, land development, and other land loans					F590		0	M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)					F591		0	M.11.a.2
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F592		0	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens					F593		3,039,032	M.11.a.3.b.1
(2) Secured by junior liens					F594		1,804	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F595		0	M.11.a.4
(5) Secured by nonfarm nonresidential properties					F596		0	M.11.a.5
b. Commercial and industrial loans	F597		0		F597		0	M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards	F598		0		F598		0	M.11.c.1
(2) Other revolving credit plans	F599		0		F599		0	M.11.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F600		0		F600		0	M.11.c.3
d. Other loans	F601		0		F601		0	M.11.d

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 in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
ASSETS							
1. U.S. Treasury securities	3531	0		3531	0		1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0		3532	0		2
3. Securities issued by states and political subdivisions in the U.S.	3533	0		3533	0		3
4. Mortgage-backed securities (MBS):							
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	0		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		3535	0		4.b
c. All other mortgage-backed securities	3536	0		3536	0		4.c
5. Other debt securities	3537	37,375		3537	37,375		5
6. Loans:							
a. Loans secured by real estate	F610	0					6.a
(1) Construction, land development, and other land loans				F604	0		6.a.1
(2) Secured by farmland (including farm residential and other improvements)				F605	0		6.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F606	0		6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F607	0		6.a.3.b.1
(2) Secured by junior liens				F611	0		6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F612	0		6.a.4
(5) Secured by nonfarm nonresidential properties				F613	0		6.a.5
b. Commercial and industrial loans	F614	0		F614	0		6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F615	0		F615	0		6.c.1
(2) Other revolving credit plans	F616	0		F616	0		6.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F617	0		F617	0		6.c.3
d. Other loans	F618	0		F618	0		6.d
7. - 8. Not applicable							
9. Other trading assets	3541	924		3541	924		9
10. Not applicable							
11. Derivatives with a positive fair value	3543	1,084,975		3543	1,084,975		11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	1,123,274		3545	1,123,274		12
LIABILITIES							
13. a. Liability for short positions	3546	0		3546	0		13.a
b. Other trading liabilities	F624	0		F624	0		13.b
14. Derivatives with a negative fair value	3547	982,166		3547	982,166		14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	982,166		3548	982,166		15

Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):								
a. Loans secured by real estate	F790			0				
(1) Construction, land development, and other land loans					F625			0
(2) Secured by farmland (including farm residential and other improvements)					F626			0
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F627			0
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens					F628			0
(2) Secured by junior liens					F629			0
(4) Secured by multifamily (5 or more) residential properties					F630			0
(5) Secured by nonfarm nonresidential properties					F631			0
b. Commercial and industrial loans	F632			0	F632			0
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards	F633			0	F633			0
(2) Other revolving credit plans	F634			0	F634			0
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635			0	F635			0
d. Other loans	F636			0	F636			0
2. Not applicable								
3. Loans measured at fair value that are past due 90 days or more: (1)								
(a) Fair value	F639			N/A	F639			N/A
(b) Unpaid principal balance	F640			N/A	F640			N/A

Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters. (1)

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou
4. Asset-backed securities:				
a. Residential mortgage-backed securities	F641			N/A
b. Commercial mortgage-backed securities	F642			N/A
c. Credit card receivables	F643			N/A
d. Home equity lines	F644			N/A
e. Automobile loans	F645			N/A
f. Other consumer loans	F646			N/A
g. Commercial and industrial loans	F647			N/A
h. Other	F648			N/A
5. Collateralized debt obligations:				
a. Synthetic	F649			N/A
b. Other	F650			N/A
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651			N/A

(1) NOTE: Completion of Memorandum items 3.a and 3.b and Memorandum items 4 through 10 of Schedule RC-D is optional for the March 31, 2008, report date only. Memorandum items 3.a and 3.b must be completed by all banks and Memorandum items 4 through 10 must be completed by all banks that meet the \$1 billion reporting threshold beginning June 30, 2008.

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands			RCFD	Bil Mil Thou	
7. Equity securities:					
a. Readily determinable fair values			F652	N/A	M.7.a
b. Other			F653	N/A	M.7.b
8. Loans pending securitization			F654	N/A	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):					
TEXT					
a.	F655		F655	N/A	M.9.a
b.	F656		F656	N/A	M.9.b
c.	F657		F657	N/A	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
TEXT					
a.	F658		F658	N/A	M.10.a
b.	F659		F659	N/A	M.10.b
c.	F660		F660	N/A	M.10.c

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	17,709,740							B550	93,472,274			1
2. U.S. Government _____	2202	148,530							2520	154,175			2
3. States and political subdivisions in the U.S. _____	2203	927,400							2530	12,398,523			3
4. Commercial banks and other depository institutions in the U.S. _____	B551	2,040,907							B552	8,222			4
5. Banks in foreign countries _____	2213	14,849							2236	40			5
6. Foreign governments and official institutions (including foreign central banks) _____	2216	1,341							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	20,842,767			2210	18,477,462			2385	106,033,234			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			2,763,131	M.1.a
b. Total brokered deposits							2365			66,581	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)							2343			453	M.1.c.1
(1) Brokered deposits issued in denominations of less than \$100,000											
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts							2344			100	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			25	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			55,228	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			71,743,606	M.2.a.1
(2) Other savings deposits (excludes MMDAs)							0352			5,312,208	M.2.a.2
b. Total time deposits of less than \$100,000							6648			12,982,103	M.2.b
c. Total time deposits of \$100,000 or more							2604			15,995,317	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			367,809	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 (see instructions). 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 \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000.

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	4,435,077	M.3.a.1
(2) Over three months through 12 months		A580	5,807,837	M.3.a.2
(3) Over one year through three years		A581	1,808,748	M.3.a.3
(4) Over three years		A582	930,441	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	10,242,914	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	10,930,465	M.4.a.1
(2) Over three months through 12 months		A585	3,665,147	M.4.a.2
(3) Over one year through three years		A586	941,641	M.4.a.3
(4) Over three years		A587	458,064	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	14,595,612	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)

	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)		B553	12,506,892	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	3,717,930	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)		2625	0	3
4. Foreign governments and official institutions (including foreign central banks)		2650	0	4
5. U.S. Government and states and political subdivisions in the U.S.		B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)		2200	16,224,822	6

Memoranda

	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	16,224,822	M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCFD	Bil Mil Thou	
1. Accrued interest receivable (1) _____				B556	958,794	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	631	3.b
4. Equity securities that DO NOT have readily determinable fair values (4) _____				1752	1,213,238	4
5. Life insurance assets _____				C009	4,664,308	5
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____				2168	7,333,950	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	2,298,665				6.e
f. 3550 _____	3550	0				6.f
g. 3551 _____	3551	0				6.g
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) _____				2160	14,170,921	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	319,158	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable) _____				RCFD		
				3646	2,152,761	1.b
2. Net deferred tax liabilities (2) _____				3049	1,372,723	2
3. Allowance for credit losses on off-balance sheet credit exposures _____				B557	180,748	3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) _____				2938	3,792,733	4
TEXT						
a. Accounts Payable	3066	1,160,827				4.a
b. Deferred compensation liabilities	C011	0				4.b
c. Dividends declared but not yet payable	2932	0				4.c
d. Derivatives with a negative fair value held for purposes other than trading	C012	0				4.d
e. 3552 _____	3552	0				4.e
f. 3553 _____	3553	0				4.f
g. 3554 _____	3554	0				4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) _____				2930	7,818,123	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, include "dividends" accrued and unpaid on deposits.

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

	Dollar Amounts in Thousands	Domestic Offices				
		RCON	Bil	Mil	Thou	
1. and 2. Not applicable						
3. Securities purchased under agreements to resell _____		B989			0	3
4. Securities sold under agreements to repurchase _____		B995		11,774,966		4
5. Other borrowed money _____		3190		41,352,151		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		15,755,132		7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____		2192		236,117,243		8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____		3129		197,745,566		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		166,364		10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____		1041		64,117		11
12. Securities issued by states and political subdivisions in the U.S. _____		1042		7,169,840		12
13. Mortgage-backed securities (MBS):						
a. Pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____		1043		18,824,806		13.a.1
(2) Other pass-through securities _____		1044		5,467		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____		1209		7,631,702		13.b.1
(2) All other mortgage-backed securities _____		1280		4,473,516		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____		1281		1,243,533		14
15. Foreign debt securities (include foreign asset-backed securities) _____		1282		35,580		15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____		A510		133,597		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____		1374		39,748,522		17
18. Equity securities that do not have readily determinable fair values _____		1752		1,213,218		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	345,673		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	414,860		2
3. Mortgage-backed securities (2) _____	B559	30,980,127		3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	8,596,652		4
5. Federal funds sold and securities purchased under agreements to resell _____	3365	3,991,287		5
6. Loans:				
a. Loans in domestic offices:	RCON			
(1) Total loans _____	3360	143,418,250		6.a.1
(2) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties _____	3465	41,314,356		6.a.2.a
(b) All other loans secured by real estate _____	3466	27,938,585		6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers _____	3386	1,011,630		6.a.3
(4) Commercial and industrial loans _____	3387	37,501,420		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards _____	B561	10,458,561		6.a.5.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	18,925,052		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN			
	3360	379,015		6.b
7. Trading assets _____	RCFD			
	3401	831,901		7
8. Lease financing receivables (net of unearned income) _____	3484	12,039,669		8
9. Total assets (4) _____	3368	229,411,651		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	2,307,469		10
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs) _____	B563	75,163,376		11.a
b. Time deposits of \$100,000 or more _____	A514	15,775,065		11.b
c. Time deposits of less than \$100,000 _____	A529	13,605,961		11.c
	RCFN			
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	3404	17,115,448		12
	RCFD			
13. Federal funds purchased and securities sold under agreements to repurchase _____	3353	16,350,221		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3355	40,712,601		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	Mil	Thou		
1. Unused commitments:											
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines						3814		14,636,540		1.a	
b. Credit card lines						3815		58,222,570		1.b	
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:											
(a) 1-4 family residential construction loan commitments						F164		786,500		1.c.1.a	
(b) Commercial real estate, other construction loan, and land development loan commitments						F165		5,792,554		1.c.1.b	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate						6550		4,726,479		1.c.2	
d. Securities underwriting						3817		0		1.d	
e. Other unused commitments						3818		52,436,285		1.e	
2. Financial standby letters of credit and foreign office guarantees						3819		13,126,545		2	
a. Amount of financial standby letters of credit conveyed to others						3820		417,705		2.a	
3. Performance standby letters of credit and foreign office guarantees						3821		420,972		3.	
a. Amount of performance standby letters of credit conveyed to others						3822		8,471		3.a	
4. Commercial and similar letters of credit						3411		371,619		4	
5. Not applicable											
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						3433		16,940,351		6	
7. Credit derivatives:											
a. Notional amounts:											
(1) Credit default swaps						C968		0	C969	55,500	7.a.1
(2) Total return swaps						C970		0	C971	0	7.a.2
(3) Credit options						C972		0	C973	0	7.a.3
(4) Other credit derivatives						C974		1,175,435	C975	425,241	7.a.4
b. Gross fair values:											
(1) Gross positive fair value						C219		0	C221	3,103	7.b.1
(2) Gross negative fair value						C220		1,965	C222	0	7.b.2
8. Spot foreign exchange contracts						8765		689,892		8	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")						3430		4,747,500		9	
TEXT											
a. <u>Securities borrowed</u>						3432		0		9.a	
b. <u>Commitments to purchase when-issued securities</u>						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	36,099,378	11.a
b. Sales for which the reporting bank is the agent bank with risk _____							C224	16,371,494	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									
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):		Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou	
a. Futures contracts _____		RCFD 8693		RCFD 8694		RCFD 8695		RCFD 8696	
		3,310,500		0		0		0	12.a
		RCFD 8697		RCFD 8698		RCFD 8699		RCFD 8700	
b. Forward contracts _____		15,749,939		7,934,989		0		0	12.b
c. Exchange-traded option contracts:		RCFD 8701		RCFD 8702		RCFD 8703		RCFD 8704	
(1) Written options _____		12,000,000		0		0		0	12.c.1
		RCFD 8705		RCFD 8706		RCFD 8707		RCFD 8708	
(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 _____		6,800,629		563,480		0		0	12.d.1
		RCFD 8713		RCFD 8714		RCFD 8715		RCFD 8716	
(2) Purchased options _____		1,908,230		563,478		0		0	12.d.2
		RCFD 3450		RCFD 3826		RCFD 8719		RCFD 8720	
e. Swaps _____		47,022,557		2,042,754		56,932		0	12.e
13. Total gross notional amount of derivative contracts held for trading _____		RCFD A126		RCFD A127		RCFD 8723		RCFD 8724	
		47,144,206		8,013,168		0		0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading _____									
		RCFD 8725		RCFD 8726		RCFD 8727		RCFD 8728	
		39,647,649		3,091,533		56,932		0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____		RCFD A589							
		11,979,000							14.a
15. Gross fair values of derivative contracts:									
a. Contracts held for trading:		RCFD 8733		RCFD 8734		RCFD 8735		RCFD 8736	
(1) Gross positive fair value _____		816,535		188,209		0		0	15.a.1
		RCFD 8737		RCFD 8738		RCFD 8739		RCFD 8740	
(2) Gross negative fair value _____		807,620		178,045		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 _____		261,190		349,025		2,261		0	15.b.1
		RCFD 8745		RCFD 8746		RCFD 8747		RCFD 8748	
(2) Gross negative fair value _____		650,351		11,662		793		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			109,602			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		5			1.b
2. Intangible assets other than goodwill:							
a. Mortgage servicing assets							
	3164			1,389,807			2.a
(1) Estimated fair value of mortgage servicing assets							
	A590			1,389,807			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets							
	B026			152,911			2.b
c. All other identifiable intangible assets							
	5507			2,594,626			2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)							
	0426			4,137,344			2.d
3. Other real estate owned:							
a. Direct and indirect investments in real estate ventures							
	5372			0			3.a
b. All other real estate owned:							
	RCON						
(1) Construction, land development, and other land in domestic offices							
	5508			15,989			3.b.1
(2) Farmland in domestic offices							
	5509			400			3.b.2
(3) 1-4 family residential properties in domestic offices							
	5510			117,276			3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices							
	5511			722			3.b.4
(5) Nonfarm nonresidential properties in domestic offices							
	5512			1,745			3.b.5
(6) Foreclosed properties from "GNMA loans"							
	C979			129,708			3.b.6
(7) In foreign offices							
	RCFN						
	5513			0			3.b.7
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)							
	2150			265,840			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			124,709			4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)							
	2130			124,709			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			12,078,568			5.a.1.a
(b) Over one year through three years							
	F056			2,010,266			5.a.1.b
(c) Over three years through five years							
	F057			3,016,325			5.a.1.c
(d) Over five years							
	F058			18,933			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			3,630,313			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			24,076,394			5.b.1.a
(b) Over one year through three years							
	F061			39,125			5.b.1.b
(c) Over three years through five years							
	F062			319,523			5.b.1.c
(d) Over five years							
	F063			320,321			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			23,941,360			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			41,879,455			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 93,408,661	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?		RCFD 4088	YES / NO YES	9
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)		RCON F064	Bil Mil Thou 0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))		RCFD F065	<div></div> 6,581,796	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:									
(1) 1-4 family residential construction loans	F172	37,387		F174	14,845		F176	32,266	1.a.1
(2) Other construction loans and all land development and other land loans	F173	309,436		F175	19,736		F177	179,896	1.a.2
b. Secured by farmland in domestic offices	3493	3,420		3494	1,217		3495	3,611	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	48,437		5399	31,223		5400	7,547	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C236	411,012		C237	912,177		C229	59,064	1.c.2.a
(b) Secured by junior liens	C238	50,586		C239	40,305		C230	3,318	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	5,977		3500	244		3501	22,102	1.d
e. Secured by nonfarm nonresidential properties properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	14,421		F180	0		F182	25,996	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	85,384		F181	2,974		F183	50,570	1.e.2
	RCFN			RCFN			RCFN		
f. In foreign offices	B572	0		B573	0		B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RCFD	0		RCFD	0		RCFD	0	2.a
b. To foreign banks	5380	704		5381	0		5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	6,584		1597	0		1583	15,002	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1251	175,028		1252	39,875		1253	148,754	4.a
b. To non-U.S. addressees (domicile)	1254	3,207		1255	207		1256	4,208	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B575	262,837		B576	211,075		B577	23,367	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	210,610		B579	64,611		B580	5,580	5.b
6. Loans to foreign governments and official institutions	5389	0		5390	0		5391	0	6
7. All other loans	5459	38,377		5460	0		5461	31,924	7

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
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):												
a. Loans secured by 1-4 family residential properties in domestic offices	F661	63,682			F662	136,354			F663	0		
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD				RCFD				RCFD			
	1658	3,357			1659	3,077			1661	1,915		
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	20,507			6559	0			6560	4,006		
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		
4. Not applicable												

Schedule RC-N—Continued

Memoranda-Continued

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):												
a. Loans and leases held for sale	C240			2,714	C241			1,628	C226			1,314
b. Loans measured at fair value: (1)												
(1) Fair value	F664			N/A	F665			N/A	F666			N/A
(2) Unpaid principal balance	F667			N/A	F668			N/A	F669			N/A

M.5.a

M.5.b.1

M.5.b.2

Dollar Amounts in Thousands

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

M.6

	RCFD	Bil	Mil	Thou
7. Additions to nonaccrual assets during the quarter	C410			245,900
8. Nonaccrual assets sold during the quarter	C411			125,800

M.7

M.8

(1) NOTE: Completion of Memorandum items 5.b.(1) and (2) of Schedule RC-N is optional for the March 31, 2008, report date only. These items must be completed by all banks beginning June 30, 2008.

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

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations		F236	143,889,191	1
2. Total allowable exclusions (including foreign deposits)		F237	16,413,270	2
		RCFN		
3. Total foreign deposits (included in item 2 above)		F234	16,231,367	3
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations		RCFD		
		F238	136,665,787	4
5. Total daily average of allowable exclusions (including foreign deposits)		F239	17,314,649	5
		RCFN		
6. Total daily average of foreign deposits (included in item 5 above)		F235	17,123,638	6

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 Schedule RC-O, and item 1 less item 2):				
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	48,062,698	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 F050	Number 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	76,618,990	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000		RCON F052	Number 117,205	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	2,732,191	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)		RCON F046	Number 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	62,042	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000		RCON F048	Number 151	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	64,922,782	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, 2007, Report of Condition.

Schedule RC-P—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 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.

NOTE: Completion of items 1.c.(1) and (2), 2.c.(1) and (2), 3.c.(1) and (2), 4.c.(1) and (2), 5.b, and 6.c.(1) and (2) of Schedule RC-P is optional for the March 31, 2008, report date only. These items must be completed by all banks required to complete Schedule RC-P beginning June 30, 2008.

	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. Closed-end First liens	F066	1,598,009			1.a
b. Closed-end Junior liens	F067	52			1.b
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F670	N/A			1.c.1
(2) Principal amount funded under the lines of credit	F671	N/A			1.c.2
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale (2):					
a. Closed-end First liens	F068	7,187,353			2.a
b. Closed-end Junior liens	F069	6,605			2.b
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F672	N/A			2.c.1
(2) Principal amount funded under the lines of credit	F673	N/A			2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:					
a. Closed-end First liens	F070	8,760,511			3.a
b. Closed-end Junior liens	F071	2,915			3.b
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F674	N/A			3.c.1
(2) Principal amount funded under the lines of credit	F675	N/A			3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):					
a. Closed-end First liens	F072	3,224,479			4.a
b. Closed-end Junior liens	F073	1,804			4.b
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F676	N/A			4.c.1
(2) Principal amount funded under the lines of credit	F677	N/A			4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD				
a. Closed-end 1-4 family residential mortgage loans	F184	324,249			5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	N/A			5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON				
a. Closed-end first liens	F678	3,375			6.a
b. Closed-end junior liens	F679	119			6.b
c. Open-end loans extended under line of credit:					
(1) Total commitment under the lines of credit	F680	N/A			6.c.1
(2) Principal amount funded under the lines of credit	F681	N/A			6.c.2

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

(2) Exclude originations and purchases of 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) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements			
RCFD Bil Mil Thou			RCFD Bil Mil Thou			RCFD Bil Mil Thou			RCFD Bil Mil Thou		RCFD Bil Mil Thou			
Dollar Amounts in Thousands														
ASSETS														
1. Loans and leases														
F243	3,096,838		F682	0		F690	0		F244	3,096,838		F245	0	
2. Trading assets														
F246	1,123,274		F683	0		F691	0		F247	338,269		F248	785,005	
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)														
F240	0		F684	0		F692	0		F241	0		F242	0	
3. All other financial assets and servicing assets														
F249	1,389,807		F685	0		F693	0		F250	0		F251	1,389,807	
LIABILITIES														
4. Deposits														
F252	0		F686	0		F694	0		F253	0		F254	0	
5. Trading liabilities														
F255	982,166		F687	0		F695	0		F256	961,826		F257	20,340	
6. All other financial liabilities and and servicing liabilities														
F258	0		F688	0		F696	0		F259	0		F260	0	
7. Loan commitments (not accounted for as derivatives)														
F261	0		F689	0		F697	0		F262	0		F263	0	

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
Tier 1 capital				
1. Total equity capital (from Schedule RC, item 28)		3210	21,086,355	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	(909,859)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)		A221	10,199	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	(430,200)	4
5. LESS: Nonqualifying perpetual preferred stock		B588	0	5
6. Qualifying minority interests in consolidated subsidiaries		B589	1,451,495	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets		B590	10,159,905	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	13,707,805	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships		B591	138,981	9.a
b. LESS: Disallowed deferred tax assets		5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital		B592	(5)	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		8274	13,568,819	11
Tier 2 capital				
12. Qualifying subordinated debt and redeemable preferred stock		5306	6,278,463	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	2,295,031	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	8,573,494	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)		8275	8,573,494	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	22,142,313	21
Total assets for leverage ratio				
22. Average total assets (from Schedule RC-K, item 9)		3368	229,411,651	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)		B590	10,159,905	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)		B591	138,981	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	106,996	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)		A224	219,005,769	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)		
31. Tier 1 leverage ratio (2)	7273 0.00%	7204 6.20%		31
32. Tier 1 risk-based capital ratio (3)	7274 0.00%	7206 6.54%		32
33. Total risk-based capital ratio (4)	7275 0.00%	7205 10.68%		33

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

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)		(Column B) Items Not Subject to Risk-Weighting		(Column C)	(Column D)	(Column E)	(Column F)	
					Allocation by Risk Weight Category				
					0%	20%	50%	100%	
Dollar Amounts in Thousands	Tril Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Catagories									
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 7,494,457		RCFD C869 0		RCFD B600 1,625,377	RCFD B601 5,869,080		RCFD B602 0	34
35. Held-to-maturity securities _____	RCFD 1754 72,379		RCFD B603 0		RCFD B604 0	RCFD B605 42,864	RCFD B606 17,625	RCFD B607 11,890	35
36. Available-for-sale securities _____	RCFD 1773 38,214,443		RCFD B608 (1,445,250)		RCFD B609 1,241,779	RCFD B610 31,490,498	RCFD B611 5,523,838	RCFD B612 1,403,578	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 5,371,110				RCFD C063 0	RCFD C064 5,371,110		RCFD B520 0	37
38. Loans and leases held for sale _____	RCFD 5369 5,228,126		RCFD B617 0		RCFD B618 0	RCFD B619 1,943,436	RCFD B620 3,226,283	RCFD B621 58,407	38
39. Loans and leases, net of unearned income _____	RCFD B528 153,771,380		RCFD B622 0		RCFD B623 985,834	RCFD B624 5,897,161	RCFD B625 19,407,081	RCFD B626 127,481,304	39
40. LESS: Allowance for loan and lease losses _____	RCFD 3123 2,114,283		RCFD 3123 2,114,283						40
41. Trading assets _____	RCFD 3545 1,123,274		RCFD B627 1,085,899		RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 37,375	41
42. All other assets (1) _____	RCFD B639 28,108,429		RCFD B640 10,741,095		RCFD B641 386,486	RCFD B642 5,726,428	RCFD B643 115,439	RCFD 5339 11,138,981	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 237,269,315		RCFD B644 8,267,461		RCFD 5320 4,239,476	RCFD 5327 56,340,577	RCFD 5334 28,290,266	RCFD 5340 140,131,535	43

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount		Credit Conversion Factor		(Column B) Credit Equivalent Amount (1)		(Column C)	(Column D)	(Column E)	(Column F)		
	Allocation by Risk Weight Category											
	0%				20%		50%	100%				
Dollar Amounts in Thousands	Bil Mil Thou				Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
Derivatives and Off-Balance Sheet Items	RCFD B546		See footnote 2		RCFD B547		RCFD B548	RCFD B581	RCFD B582	RCFD B583		
44. Financial standby letters of credit _____	13,126,545		1.000		13,126,545		284,321	417,705	1,557,721	10,866,798		44
45. Performance standby letters of of credit _____	RCFD 3821				RCFD B650		RCFD B651	RCFD B652	RCFD B653	RCFD B654		45
	420,972		.50		210,486		403	4,236	12,353	193,494		
46. Commercial and similar letters of credit _____	RCFD 3411				RCFD B655		RCFD B656	RCFD B657	RCFD B658	RCFD B659		46
	371,619		.20		74,324		5,816	3,006	3,497	62,005		
47. Risk participations in bankers acceptances acquired by the reporting institution _____												47
	RCFD 3429				RCFD B660		RCFD B661	RCFD B662		RCFD B663		
	11,655		1.00		11,655		0	0		11,655		
48. Securities lent _____	RCFD 3433				RCFD B664		RCFD B665	RCFD B666	RCFD B667	RCFD B668		48
	16,940,351		1.00		16,940,351		16,940,351	0	0	0		
49. Retained recourse on small business obligations sold with recourse _____	RCFD A250				RCFD B669		RCFD B670	RCFD B671	RCFD B672	RCFD B673		49
	631		1.00		631		0	0	0	631		
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 _____												50
	RCFD B541		* Below		RCFD B542					RCFD B543		
	0		12.500		0					0		
51. All other financial assets sold with recourse _____	RCFD B675				RCFD B676		RCFD B677	RCFD B678	RCFD B679	RCFD B680		51
	478,673		1.00		478,673		0	0	478,673	0		
52. All other off-balance sheet liabilities _____	RCFD B681				RCFD B682		RCFD B683	RCFD B684	RCFD B685	RCFD B686		52
	83,320		1.00		83,320		0	0	55,430	27,890		
53. Unused commitments with an original maturity exceeding one year _____	RCFD 3833				RCFD B687		RCFD B688	RCFD B689	RCFD B690	RCFD B691		53
	59,322,564		.50		29,661,282		24,358	834,735	127,464	28,674,725		
54. Derivative contracts					RCFD A167		RCFD B693	RCFD B694	RCFD B695			54
					1,626,485		131,231	500,796	994,458			

(1) Column A multiplied by credit conversion factor.

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

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

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

Schedule RC-R—Continued

Dollar Amounts in Thousands		(Column C)	(Column D)	(Column E)	(Column F)	
		Allocation by Risk Weight Category				
		0%	20%	50%	100%	
		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Totals						
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) _____		RCFD B696	RCFD B697	RCFD B698	RCFD B699	55
56. Risk weight factor _____		21,625,956	58,101,055	31,519,862	179,968,733	56
		* 0%	* 20%	* 50%	* 100%	
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) _____		RCFD B700	RCFD B701	RCFD B702	RCFD B703	57
		0	11,620,211	15,759,931	179,968,733	
58. Market risk equivalent assets _____					RCFD 1651	58
					0	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) _____					RCFD B704	59
					207,348,875	
60. LESS: Excess allowance for loan and lease losses _____					RCFD A222	60
					0	
61. LESS: Allocated transfer risk reserve _____					RCFD 3128	61
					0	
					RCFD A223	
62. Total risk-weighted assets (item 59 minus items 60 and 61) _____					207,348,875	62

Memoranda

Dollar Amounts in Thousands				RCFD	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards _____				8764	1,593,603	M.1

		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
		RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)								
a. Interest rate contracts		3809	23,487,271	8766	22,599,978	8767	18,593,477	M.2.a
b. Foreign exchange contracts		3812	5,936,890	8769	1,573,616	8770	2,015,472	M.2.b
c. Gold contracts		8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts		8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts		8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts		A000	0	A001	56,932	A002	0	M.2.f
g. Credit derivative contracts:								
(1) Investment grade		C980	32,513	C981	619,204	C982	72,330	M.2.g.1
(2) Subinvestment grade		C983	52,624	C984	567,645	C985	256,361	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

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
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		RCFD B706		RCFD B707		RCFD B708	RCFD B709	RCFD B710	RCFD B711	1
	0		0		0		0	0	0	1,137,215	
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		RCFD B713		RCFD B714		RCFD B715	RCFD B716	RCFD B717	RCFD B718	2.a
	0		0		0		0	0	0	0	
b. Subordinated securities and other residual interests _____	RCFD C393		RCFD C394		RCFD C395		RCFD C396	RCFD C397	RCFD C398	RCFD C399	2.b
	0		0		0		0	0	0	0	
c. Standby letters of credit and other enhancements _____	RCFD C400		RCFD C401		RCFD C402		RCFD C403	RCFD C404	RCFD C405	RCFD C406	2.c
	0		0		0		0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 _____	RCFD B726		RCFD B727		RCFD B728		RCFD B729	RCFD B730	RCFD B731	RCFD B732	3
	0		0		0		0	0	0	610,484	
4. Past due loan amounts included in item 1:	RCFD B733		RCFD B734		RCFD B735		RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30-89 days past due _____	0		0		0		0	0	0	0	4.a
	RCFD B740		RCFD B741		RCFD B742		RCFD B743	RCFD B744	RCFD B745	RCFD B746	
b. 90 days or more past due _____	0		0		0		0	0	0	0	4.b
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):											
a. Charge-offs _____	RIAD B747		RIAD B748		RIAD B749		RIAD B750	RIAD B751	RIAD B752	RIAD B753	5.a
	0		0		0		0	0	0	0	
	RIAD B754		RIAD B755		RIAD B756		RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries _____	0		0		0		0	0	0	0	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
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou
6. Amount of ownership (or seller's) interest carried as:													
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____			RCFD B761		RCFD B762						RCFD B763		6.a
			0		0						0		
b. Loans (included in Schedule RC-C) _____			RCFD B500		RCFD B501						RCFD B502		6.b
			0		0						0		
7. Past due loan amounts included in interests reported in item 6.a:													
a. 30-89 days past due _____			RCFD B764		RCFD B765						RCFD B766		7.a
			0		0						0		
b. 90 days or more past due _____			RCFD B767		RCFD B768						RCFD B769		7.b
			0		0						0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):													
a. Charge-offs _____			RIAD B770		RIAD B771						RIAD B772		8.a
			0		0						0		
b. Recoveries _____			RIAD B773		RIAD B774						RIAD B775		8.b
			0		0						0		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions													
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____													
			RCFD B776		RCFD B777		RCFD B778		RCFD B779	RCFD B780	RCFD B781	RCFD B782	9
			0		0		0		0	0	0	0	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____													
			RCFD B783		RCFD B784		RCFD B785		RCFD B786	RCFD B787	RCFD B788	RCFD B789	10
			0		0		0		0	0	0	0	

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales										
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank _____	RCFD B790		RCFD B791		RCFD B792		RCFD B793	RCFD B794	RCFD B795	RCFD B796
	478,673		0		0		0	0	0	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		RCFD B798		RCFD B799		RCFD B800	RCFD B801	RCFD B802	RCFD B803
	478,673		0		0		0	0	0	0

Memoranda

	Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance _____		A249	100,427	M.1.a
b. Amount of retained recourse on these obligations as of the report date _____		A250	631	M.1.b
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	478,673	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements _____		B805	101,531,192	M.2.b
c. Other financial assets (includes home equity lines) (1) _____		A591	1,245,731	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) _____				
		F699	579,270	M.2.d
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company _____		B806	6,134	M.3.a.1
(2) Conduits sponsored by other unrelated institutions _____		B807	0	M.3.a.2
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	610,484	M.3.b.1
(2) Conduits sponsored by other unrelated institutions _____		B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2) _____		C407	0	M.4

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

6980