

US BANCORP \DE\  
Form 8-K  
July 20, 2004

**Table of Contents**

---

---

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): July 20, 2004

1-6880  
(Commission File Number)

**U.S. BANCORP**

(Exact name of registrant as specified in its charter)

|   |  |
|---|--|
| DELAWARE<br>(State or other jurisdiction<br>of incorporation) | 41-0255900<br>(I.R.S. Employer Identification<br>Number) |
|---|--|

800 Nicollet Mall  
Minneapolis, Minnesota 55402  
(Address of principal executive offices and zip code)

(651) 466-3000  
(Registrant's telephone number, including area code)

(not applicable)  
(Former name or former address, if changed since last report)

---

---

---

**TABLE OF CONTENTS**

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

SIGNATURES

Press Release

---

**Table of Contents**

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

99.1 Press Release issued by U.S. Bancorp on July 20, 2004.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On July 20, 2004, U.S. Bancorp (the Company ) issued a press release discussing second quarter 2004 results. The press release is included as Exhibit 99.1 hereto and is incorporated herein by reference. The press release contains forward-looking statements regarding the Company and includes a cautionary statement identifying important factors that could cause actual results to differ materially from those anticipated.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

U.S. BANCORP

By /s/ Terrance R. Dolan

---

Terrance R. Dolan  
Executive Vice President and  
Controller

DATE: July 20, 2004