

US BANCORP \DE\  
Form 11-K  
May 25, 2005

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**FORM 11-K**

**ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the fiscal year ended December 31, 2004

OR

**TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the transition period from (not applicable)

Commission file number 1-6880

**U.S. BANK 401(k) SAVINGS PLAN**

**(FORMERLY THE U.S. BANCORP 401(k) SAVINGS PLAN)**

**800 Nicollet Mall**

**Minneapolis, Minnesota 55402-4302**

(Full title of the plan and the address of the plan)

**U.S. BANCORP**

**800 Nicollet Mall**

**Minneapolis, Minnesota 55402-4302**

(Name and address of principal executive offices of the issuer of the securities)

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REQUIRED INFORMATION

SIGNATURE

Annual Report

Consent of Independent Registered Public Accounting Firm

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**REQUIRED INFORMATION**

U.S. Bank 401(k) Savings Plan (formerly the U.S. Bancorp 401(k) Savings Plan) (the Plan) is subject to the Employee Retirement Income Security act of 1974 (ERISA). Therefore, in lieu of the requirements of Items 1-3 of Form 11-K, the financial statements and schedules of the Plan for the two years ended December 31, 2004 and 2003, which have been prepared in accordance with the financial reporting requirements of ERISA, are attached hereto as Exhibit 13 and incorporated herein by this reference.

The following exhibits are filed with this report:

| Exhibit Number | Description  |
|----------------|--|
| 13             | Annual Report for the year ended December 31, 2004       |
| 23             | Consent of Independent Registered Public Accounting Firm |

**SIGNATURE**

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

U.S. BANK 401(k) SAVINGS PLAN (FORMERLY THE U.S. BANCORP 401(k) SAVINGS PLAN)

By: U.S. Bank 401(k) Savings Plan Benefit Administration Committee

/s/ Jennie Carlson

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Jennie Carlson  
Benefit Administration Committee Chairperson

May 20, 2005