

Supplemental Business Line Schedules

4Q 2008

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$638	\$507	\$482	\$487	\$484
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	3	3	2	2	1
Deposit service charges	--	--	--	--	--
Treasury management fees	94	93	96	89	83
Commercial products revenue	124	115	115	110	108
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	(11)	(11)	--	(1)
Other	5	15	27	(8)	28
Total noninterest income	226	215	229	193	219
Total net revenue	864	722	711	680	703
Noninterest Expense					
Compensation and employee benefits	91	91	92	87	78
Net occupancy and equipment	10	10	10	9	9
Other intangibles	8	6	4	3	4
Net shared services	122	118	129	127	122
Other	45	37	34	25	30
Total noninterest expense	276	262	269	251	243
Income before provision and income taxes	588	460	442	429	460
Provision for Credit Losses	144	90	47	35	19
Income before income taxes	444	370	395	394	441
Income taxes and taxable-equivalent adjustment	162	135	144	143	160
Net income	\$282	\$235	\$251	\$251	\$281
FINANCIAL RATIOS					
Return on average assets	1.62 %	1.43 %	1.58 %	1.64 %	1.90 %
Return on average total equity	16.3	13.8	15.3	16.3	18.8
Net interest margin (taxable-equivalent basis)	3.98	3.34	3.30	3.45	3.56
Efficiency ratio	31.9	35.7	37.3	36.9	34.5

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$42,739	\$39,931	\$39,645	\$38,692	\$36,581
Commercial real estate	20,764	19,879	18,560	17,702	16,961
Residential mortgages	91	93	80	94	89
Retail	74	77	78	72	70
Total loans, excluding covered assets	63,668	59,980	58,363	56,560	53,701
Covered assets	--	--	--	--	--
Total loans	63,668	59,980	58,363	56,560	53,701
Other Earning Assets					
Total earning assets	63,838	60,302	58,728	56,821	53,919
Non-earning Assets					
Goodwill	1,489	1,494	1,385	1,329	1,329
Other intangible assets	88	94	49	31	32
Other non-earning assets	3,671	3,450	3,914	3,477	3,366
Total non-earning assets	5,248	5,038	5,348	4,837	4,727
Total assets	69,086	65,340	64,076	61,658	58,646
Deposits					
Noninterest-bearing deposits	12,670	10,838	10,717	10,312	10,105
Interest checking	7,202	8,871	8,949	8,044	6,459
Savings products	7,429	6,681	6,504	5,827	5,913
Time deposits	18,333	14,045	15,262	14,405	13,301
Total deposits	45,634	40,435	41,432	38,588	35,778
Other Interest-bearing Liabilities					
	8,985	8,169	7,689	8,634	8,446
Other Noninterest-bearing Liabilities					
	1,426	1,196	1,107	1,121	1,135
Total liabilities	56,045	49,800	50,228	48,343	45,359
Shareholders' Equity					
	6,870	6,795	6,583	6,211	5,920
NET INTEREST SPREADS					
Total earning assets	1.94 %	1.84 %	1.86 %	1.94 %	1.92 %
Total assets	1.64	1.53	1.52	1.57	1.51
Total deposits	2.03	1.55	1.44	1.66	1.97
Total liabilities	2.04	1.54	1.43	1.59	1.83
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$83	\$32	\$33	\$24	\$10
Commercial real estate	61	58	14	11	9
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total net charge-offs, excluding covered assets	144	90	47	35	19
Covered assets	--	--	--	--	--
Total net charge-offs	\$144	\$90	\$47	\$35	\$19
Net Charge-off Ratios					
Commercial	.77 %	.32 %	.33 %	.25 %	.11 %
Commercial real estate	1.17	1.16	.30	.25	.21
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total net charge-offs, excluding covered assets	.90	.60	.32	.25	.14
Covered assets	--	--	--	--	--
Total net charge-offs	.90 %	.60 %	.32 %	.25 %	.14 %
Nonperforming Assets					
Nonperforming loans, excluding covered assets	\$1,212	\$892	\$627	\$405	\$328
Covered assets	--	--	--	--	--
Other nonperforming assets	38	48	25	19	8
Total nonperforming assets	\$1,250	\$940	\$652	\$424	\$336

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
OTHER INFORMATION					
Average Loan Balances					
Middle market	\$11,173	\$11,035	\$10,177	\$9,559	\$9,256
Commercial real estate division	17,585	16,694	16,155	16,181	15,250
Equipment finance	4,115	4,003	3,940	3,862	3,655
Specialized industries	4,448	4,073	3,859	3,632	3,129
National corporate	7,627	6,626	6,730	6,109	5,768
Asset based lending	1,704	1,658	1,579	1,458	1,389
Correspondent banking	1,401	1,447	1,397	1,422	1,259
Business Equipment Finance Group	4,276	4,110	3,985	3,857	3,694
SBA Division	1,374	1,342	1,309	1,290	1,274
Other	9,965	8,992	9,232	9,190	9,027
Total loans	\$63,668	\$59,980	\$58,363	\$56,560	\$53,701
Commercial	\$36,202	\$33,542	\$33,362	\$32,503	\$30,653
Lease financing	6,537	6,389	6,283	6,189	5,928
Total commercial	\$42,739	\$39,931	\$39,645	\$38,692	\$36,581
Net Charge-off Ratios					
Commercial	.58 %	.15 %	.19 %	.11 %	(.03) %
Lease financing	1.83	1.18	1.09	.97	.80
Total commercial	.77 %	.32 %	.33 %	.25 %	.11 %

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$1,050	\$976	\$945	\$944	\$991
Noninterest Income					
Credit and debit card revenue	2	1	2	2	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	95	94	93	84	84
Merchant processing services	--	--	--	--	--
Trust and investment management fees	19	20	23	21	22
Deposit service charges	259	285	277	256	276
Treasury management fees	31	32	33	32	31
Commercial products revenue	7	6	7	6	6
Mortgage banking revenue	24	62	82	106	49
Investment products fees and commissions	9	9	9	9	10
Securities gains (losses), net	--	--	--	--	2
Other	(31)	(25)	24	44	54
Total noninterest income	415	484	550	560	534
Total net revenue	1,465	1,460	1,495	1,504	1,525
Noninterest Expense					
Compensation and employee benefits	340	319	322	317	282
Net occupancy and equipment	129	124	121	120	115
Other intangibles	18	14	15	15	15
Net shared services	206	198	189	188	205
Other	169	157	153	129	139
Total noninterest expense	862	812	800	769	756
Income before provision and income taxes	603	648	695	735	769
Provision for Credit Losses	274	217	180	120	92
Income before income taxes	329	431	515	615	677
Income taxes and taxable-equivalent adjustment	120	157	187	224	246
Net income	\$209	\$274	\$328	\$391	\$431
FINANCIAL RATIOS					
Return on average assets	.83 %	1.18 %	1.44 %	1.77 %	1.95 %
Return on average total equity	9.1	15.2	18.4	23.1	25.5
Net interest margin (taxable-equivalent basis)	4.50	4.51	4.46	4.61	4.86
Efficiency ratio	58.8	55.6	53.5	51.1	49.6

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$6,553	\$6,851	\$6,869	\$6,481	\$6,450
Commercial real estate	11,293	11,262	11,278	11,174	11,125
Residential mortgages	22,878	22,763	22,770	22,450	22,163
Retail	42,725	41,489	40,581	36,789	36,571
Total loans, excluding covered assets	83,449	82,365	81,498	76,894	76,309
Covered assets	5,205	--	--	--	--
Total loans	88,654	82,365	81,498	76,894	76,309
Other Earning Assets					
Total earning assets	92,755	86,076	85,163	82,383	80,934
Non-earning Assets					
Goodwill	2,678	2,420	2,420	2,419	2,420
Other intangible assets	1,793	1,854	1,712	1,509	1,617
Other non-earning assets	2,790	2,419	2,507	2,617	2,735
Total non-earning assets	7,261	6,693	6,639	6,545	6,772
Total assets	100,016	92,769	91,802	88,928	87,706
Deposits					
Noninterest-bearing deposits	12,528	12,105	11,935	11,526	11,903
Interest checking	18,366	18,125	18,276	17,859	17,559
Savings products	21,896	20,180	19,992	19,322	18,958
Time deposits	22,047	17,430	17,253	18,801	20,229
Total deposits	74,837	67,840	67,456	67,508	68,649
Other Interest-bearing Liabilities					
	3,344	2,670	2,717	2,811	2,952
Other Noninterest-bearing Liabilities					
	2,190	2,317	2,363	2,349	2,402
Total liabilities	80,371	72,827	72,536	72,668	74,003
Shareholders' Equity					
	9,124	7,159	7,158	6,799	6,704
NET INTEREST SPREADS					
Total earning assets	2.21 %	2.29 %	2.25 %	2.15 %	2.10 %
Total assets	1.90	1.98	1.94	1.81	1.72
Total deposits	2.53	2.62	2.61	2.87	3.18
Total liabilities	2.45	2.51	2.49	2.74	3.02
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$28	\$20	\$18	\$14	\$13
Commercial real estate	16	7	4	1	1
Residential mortgages	82	68	53	23	14
Retail	143	122	105	82	64
Total net charge-offs, excluding covered assets	269	217	180	120	92
Covered assets	5	--	--	--	--
Total net charge-offs	\$274	\$217	\$180	\$120	\$92
Net Charge-off Ratios					
Commercial	1.70 %	1.16 %	1.05 %	.87 %	.80 %
Commercial real estate	.56	.25	.14	.04	.04
Residential mortgages	1.43	1.19	.94	.41	.25
Retail	1.33	1.17	1.04	.90	.69
Total net charge-offs, excluding covered assets	1.28	1.05	.89	.63	.48
Covered assets	.38	--	--	--	--
Total net charge-offs	1.23 %	1.05 %	.89 %	.63 %	.48 %
Nonperforming Assets					
Nonperforming loans, excluding covered assets	\$464	\$343	\$285	\$229	\$202
Covered assets	643	--	--	--	--
Other nonperforming assets	170	136	132	142	124
Total nonperforming assets	\$1,277	\$479	\$417	\$371	\$326

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
OTHER INFORMATION					
Retail Loan Information					
Average Balances					
Retail leasing	\$5,062	\$5,200	\$5,523	\$5,802	\$6,123
Home equity and second mortgages	17,324	16,558	15,832	15,254	15,075
Other retail	20,339	19,731	19,226	15,733	15,373
Total retail	<u>\$42,725</u>	<u>\$41,489</u>	<u>\$40,581</u>	<u>\$36,789</u>	<u>\$36,571</u>
Home equity first lien*	\$5,042	\$5,162	\$5,279	\$5,340	\$5,392
Home equity loans	3,703	3,821	3,924	4,037	4,109
Home equity lines	13,621	12,737	11,908	11,217	10,966
Total home equity	<u>\$22,366</u>	<u>\$21,720</u>	<u>\$21,111</u>	<u>\$20,594</u>	<u>\$20,467</u>
Net Charge-off Ratios					
Retail leasing	.86 %	.77 %	.51 %	.49 %	.39 %
Home equity and second mortgages	1.17	1.11	1.19	.79	.55
Other retail	1.60	1.33	1.07	1.15	.95
Total retail	<u>1.33 %</u>	<u>1.17 %</u>	<u>1.04 %</u>	<u>.90 %</u>	<u>.69 %</u>
# of traditional branches	2,049	1,925	1,923	1,923	1,923
# of instore branches	668	559	549	529	527
# of onsite branches	61	59	57	57	55
# of retirement centers	13	13	13	13	13
Total # of branches	<u>2,791</u>	<u>2,556</u>	<u>2,542</u>	<u>2,522</u>	<u>2,518</u>
# of U.S. Bank ATMs	4,897	4,903	4,895	4,844	4,867
# of ATMs driven	32,819	33,173	35,250	35,462	37,468
Debit card transaction volume	\$8,796	\$8,939	\$9,057	\$8,362	\$8,777
Mortgage production volume	\$8,117	\$7,564	\$9,061	\$9,325	\$7,738
Mortgages serviced for others	\$120,339	\$112,877	\$107,334	\$102,010	\$97,014
Student loan production volume	\$471	\$891	\$222	\$642	\$238
Indirect loan/lease production volume	1,918	1,321	1,812	1,410	1,529
Finance company production volume	527	503	856	881	740
Direct branch loan/line production volume	1,560	1,998	2,601	2,245	1,936
Total retail credit production volume	<u>\$4,476</u>	<u>\$4,713</u>	<u>\$5,491</u>	<u>\$5,178</u>	<u>\$4,443</u>
Assets Under Management by Asset Category**					
Equity	\$2,933	\$4,096	\$4,458	\$4,208	\$4,749
Fixed income	2,718	2,950	3,126	3,173	3,179
Money market	937	868	870	947	838
Other	921	921	958	926	903
Total	<u>\$7,509</u>	<u>\$8,835</u>	<u>\$9,412</u>	<u>\$9,254</u>	<u>\$9,669</u>

* Home equity first lien balances are reported within residential mortgages as required by regulatory accounting principles.

** Amounts reported reflect end of month balances reported on a one month lag.

CONSUMER BANKING

(Dollars in Millions, Unaudited)

Three Months Ended December 31, 2008				Retail Banking		Mortgage Banking	
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 4Q08 vs 4Q07	Percent Change 4Q08 vs 3Q08	Percent Change 4Q08 vs 4Q07	Percent Change 4Q08 vs 3Q08
Net interest income (taxable-equivalent basis)	\$986	\$64	\$1,050	2.4 %	8.1 %	** %	-- %
Noninterest income	383	32	415	(20.0)	(8.2)	(39.6)	(52.2)
Securities gains (losses), net	--	--	--	--	--	**	--
Total net revenue	1,369	96	1,465	(5.1)	3.0	15.7	(26.7)
Noninterest expense	572	66	638	16.0	6.9	53.5	1.5
Net shared services	193	13	206	(.5)	3.8	18.2	8.3
Other intangibles	18	--	18	20.0	28.6	--	--
Total noninterest expense	783	79	862	11.5	6.5	46.3	2.6
Income before provision and income taxes	586	17	603	(20.8)	(1.3)	(41.4)	(68.5)
Provision for credit losses	264	10	274	**	25.7	**	42.9
Income before income taxes	322	7	329	(50.3)	(16.1)	(75.9)	(85.1)
Income taxes and taxable-equivalent adjustment	117	3	120	(50.2)	(16.4)	(72.7)	(82.4)
Net income	\$205	\$4	\$209	(50.4) %	(16.0) %	(77.8) %	(86.7) %

Year Ended December 31, 2008				Retail	Mortgage
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 2008 vs 2007	Percent Change 2008 vs 2007
Net interest income (taxable-equivalent basis)	\$3,695	\$223	\$3,918	(3.4) %	** %
Noninterest income	1,713	294	2,007	(10.8)	6.5
Securities gains (losses), net	--	--	--	--	**
Total net revenue	5,408	517	5,925	(5.9)	41.6
Noninterest expense	2,135	264	2,399	11.5	69.2
Net shared services	733	49	782	1.1	19.5
Other intangibles	63	--	63	(7.4)	--
Total noninterest expense	2,931	313	3,244	8.3	58.9
Income before provision and income taxes	2,477	204	2,681	(18.5)	21.4
Provision for credit losses	763	27	790	**	**
Income before income taxes	1,714	177	1,891	(36.8)	6.0
Income taxes and taxable-equivalent adjustment	624	64	688	(36.8)	4.9
Net income	\$1,090	\$113	\$1,203	(36.8) %	6.6 %

** Not meaningful

WEALTH MANAGEMENT & SECURITIES SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$155	\$113	\$110	\$118	\$130
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	278	306	325	312	321
Deposit service charges	1	1	1	1	1
Treasury management fees	3	3	3	3	3
Commercial products revenue	--	--	1	--	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	28	28	28	27	28
Securities gains (losses), net	--	--	--	--	--
Other	--	(4)	27	26	(81)
Total noninterest income	310	334	385	369	272
Total net revenue	465	447	495	487	402
Noninterest Expense					
Compensation and employee benefits	116	126	131	132	122
Net occupancy and equipment	15	15	15	15	15
Other intangibles	19	19	19	20	23
Net shared services	44	45	44	44	44
Other	57	57	52	44	57
Total noninterest expense	251	262	261	255	261
Income before provision and income taxes	214	185	234	232	141
Provision for Credit Losses	3	2	1	1	1
Income before income taxes	211	183	233	231	140
Income taxes and taxable-equivalent adjustment	77	67	85	84	51
Net income	\$134	\$116	\$148	\$147	\$89
FINANCIAL RATIOS					
Return on average assets	7.04 %	6.38 %	8.18 %	7.90 %	4.63 %
Return on average total equity	22.0	19.6	25.1	24.7	14.6
Net interest margin (taxable-equivalent basis)	12.39	9.09	8.90	9.27	9.88
Efficiency ratio	54.0	58.6	52.7	52.4	64.9

WEALTH MANAGEMENT & SECURITIES SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$1,767	\$1,744	\$1,790	\$1,942	\$1,988
Commercial real estate	565	578	594	618	629
Residential mortgages	458	450	454	431	415
Retail	2,108	2,099	2,066	2,055	2,081
Total loans, excluding covered assets	4,898	4,871	4,904	5,046	5,113
Covered assets	--	--	--	--	--
Total loans	4,898	4,871	4,904	5,046	5,113
Other Earning Assets					
Total earning assets	4,976	4,943	4,970	5,119	5,220
Non-earning Assets					
Goodwill	1,562	1,562	1,562	1,564	1,561
Other intangible assets	299	318	337	356	378
Other non-earning assets	736	412	405	442	460
Total non-earning assets	2,597	2,292	2,304	2,362	2,399
Total assets	7,573	7,235	7,274	7,481	7,619
Deposits					
Noninterest-bearing deposits	5,509	4,644	4,364	4,555	4,324
Interest checking	3,847	5,264	5,214	4,368	3,422
Savings products	5,249	4,757	5,220	5,492	6,153
Time deposits	5,571	3,739	4,114	3,776	3,970
Total deposits	20,176	18,404	18,912	18,191	17,869
Other Interest-bearing Liabilities					
Total liabilities	5,148	5,239	5,052	4,554	4,328
Other Noninterest-bearing Liabilities					
Total liabilities	230	229	241	253	279
Total liabilities	25,554	23,872	24,205	22,998	22,476
Shareholders' Equity					
Total equity	2,419	2,354	2,376	2,395	2,412
NET INTEREST SPREADS					
Total earning assets	1.52 %	1.37 %	1.46 %	1.34 %	1.29 %
Total assets	.53	.60	.61	.43	.31
Total deposits	2.39	1.88	1.77	2.10	2.38
Total liabilities	2.10	1.55	1.50	1.77	2.01
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$--	\$1	\$--	\$--	\$(1)
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	3	1	1	1	2
Total net charge-offs, excluding covered assets	3	2	1	1	1
Covered assets	--	--	--	--	--
Total net charge-offs	\$3	\$2	\$1	\$1	\$1
Net Charge-off Ratios					
Commercial	-- %	.23 %	-- %	-- %	(.20) %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	.57	.19	.19	.20	.38
Total net charge-offs, excluding covered assets	.24	.16	.08	.08	.08
Covered assets	--	--	--	--	--
Total net charge-offs	.24 %	.16 %	.08 %	.08 %	.08 %
Nonperforming Assets					
Nonperforming loans, excluding covered assets	\$9	\$6	\$10	\$12	\$7
Covered assets	--	--	--	--	--
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$9	\$6	\$10	\$12	\$7

WEALTH MANAGEMENT & SECURITIES SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
OTHER INFORMATION					
Trust and Investment Management Fees					
Wealth Management	\$81	\$89	\$104	\$90	\$97
FAF Advisors	40	51	52	50	50
Institutional trust & custody	29	31	32	33	33
Corporate trust	91	90	89	92	91
Fund services	37	45	46	47	50
Other	--	--	2	--	--
Total	\$278	\$306	\$325	\$312	\$321
Total Net Revenue					
Wealth Management	\$183	\$187	\$205	\$196	\$206
FAF Advisors	17	24	53	51	(56)
Institutional trust & custody	53	44	43	40	38
Corporate trust	161	137	137	141	151
Fund services	41	49	52	51	56
Other	10	6	5	8	7
Total	\$465	\$447	\$495	\$487	\$402
Assets Under Management by Asset Category*					
Equity	\$27,459	\$38,489	\$41,891	\$39,776	\$44,574
Fixed income	28,174	32,077	36,107	35,819	35,885
Money market	78,558	76,648	73,845	69,823	64,948
Other	6,195	6,121	6,290	6,522	6,536
Total	\$140,386	\$153,335	\$158,133	\$151,940	\$151,943

* Amounts reported reflect end of month balances reported on a one month lag.

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$292	\$246	\$243	\$254	\$232
Noninterest Income					
Credit and debit card revenue	254	268	264	246	285
Corporate payment products revenue	154	179	174	164	166
ATM processing services	--	--	--	--	--
Merchant processing services	272	301	309	271	285
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	4	4	3	4	7
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	18	13	12	13	15
Total noninterest income	702	765	762	698	758
Total net revenue	994	1,011	1,005	952	990
Noninterest Expense					
Compensation and employee benefits	118	117	120	112	108
Net occupancy and equipment	15	17	18	18	18
Other intangibles	48	49	49	49	51
Net shared services	71	70	67	68	65
Other	164	149	147	129	145
Total noninterest expense	416	402	401	376	387
Income before provision and income taxes	578	609	604	576	603
Provision for Credit Losses	209	186	168	134	110
Income before income taxes	369	423	436	442	493
Income taxes and taxable-equivalent adjustment	134	154	159	161	179
Net income	\$235	\$269	\$277	\$281	\$314
FINANCIAL RATIOS					
Return on average assets	3.98 %	4.61 %	4.98 %	5.45 %	5.90 %
Return on average total equity	17.8	22.0	22.8	24.1	26.5
Net interest margin (taxable-equivalent basis)	6.12	5.36	5.66	6.20	5.65
Efficiency ratio	41.9	39.8	39.9	39.5	39.1

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$4,778	\$4,866	\$4,577	\$4,242	\$4,487
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	14,036	13,231	12,551	12,056	11,636
Total loans, excluding covered assets	18,814	18,097	17,128	16,298	16,123
Covered assets	--	--	--	--	--
Total loans	18,814	18,097	17,128	16,298	16,123
Other Earning Assets					
Total earning assets	176	167	153	180	162
Non-earning Assets					
Goodwill	2,320	2,364	2,371	2,352	2,329
Other intangible assets	945	993	1,027	1,025	1,028
Other non-earning assets	1,247	1,583	1,684	868	1,477
Total non-earning assets	4,512	4,940	5,082	4,245	4,834
Total assets	23,502	23,204	22,363	20,723	21,119
Deposits					
Noninterest-bearing deposits	540	495	490	469	412
Interest checking	49	41	37	29	15
Savings products	18	19	19	20	21
Time deposits	--	2	1	2	5
Total deposits	607	557	547	520	453
Other Interest-bearing Liabilities					
	264	334	349	288	288
Other Noninterest-bearing Liabilities					
Total liabilities	2,344	2,554	2,417	1,788	2,111
	3,215	3,445	3,313	2,596	2,852
Shareholders' Equity					
	5,252	4,861	4,876	4,699	4,696
NET INTEREST SPREADS					
Total earning assets	5.87 %	5.29 %	5.66 %	6.25 %	5.70 %
Total assets	4.52	3.87	3.99	4.58	3.78
Total deposits	3.28	3.57	2.94	3.87	4.38
Total liabilities	(1.24)	(1.04)	(.97)	(1.39)	.42
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$28	\$26	\$18	\$17	\$14
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	181	160	150	117	96
Total net charge-offs, excluding covered assets	209	186	168	134	110
Covered assets	--	--	--	--	--
Total net charge-offs	\$209	\$186	\$168	\$134	\$110
Net Charge-off Ratios					
Commercial	2.33 %	2.13 %	1.58 %	1.61 %	1.24 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	5.13	4.81	4.81	3.90	3.27
Total net charge-offs, excluding covered assets	4.42	4.09	3.94	3.31	2.71
Covered assets	--	--	--	--	--
Total net charge-offs	4.42 %	4.09 %	3.94 %	3.31 %	2.71 %
Nonperforming Assets					
Nonperforming loans, excluding covered assets	\$79	\$60	\$48	\$32	\$18
Covered assets	--	--	--	--	--
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$79	\$60	\$48	\$32	\$18

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
OTHER INFORMATION					
Total noninterest income					
Retail payment solutions	\$260	\$274	\$270	\$253	\$276
Corporate payment services	160	182	176	169	186
Merchant information systems	282	309	316	276	296
Total	\$702	\$765	\$762	\$698	\$758
Credit Card Charge Volume (Issuing)					
Retail payment solutions	\$10,724	\$11,079	\$11,126	\$10,146	\$11,152
Corporate payment services	9,291	10,808	10,103	9,181	8,942
Total	\$20,015	\$21,887	\$21,229	\$19,327	\$20,094
Merchant volume (acquiring)	\$58,630	\$66,941	\$66,940	\$64,853	\$62,382
# of merchant transactions	654,853,048	669,961,819	661,625,291	617,053,993	633,399,010
# of merchants	843,388	847,897	857,070	846,108	848,241

TREASURY AND CORPORATE SUPPORT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$26	\$125	\$128	\$27	\$(74)
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	(1)	(1)	--	--	(4)
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	5	--	--
Commercial products revenue	(4)	7	(9)	(8)	--
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(253)	(400)	(52)	(251)	3
Other	69	9	23	484	30
Total noninterest income	(190)	(386)	(34)	224	28
Total net revenue	(164)	(261)	94	251	(46)
Noninterest Expense					
Compensation and employee benefits	229	235	225	234	219
Net occupancy and equipment	33	33	26	28	31
Other intangibles	--	--	--	--	--
Net shared services	(443)	(431)	(429)	(427)	(436)
Other	336	248	282	310	507
Total noninterest expense	155	85	104	145	321
Income before provision and income taxes	(319)	(346)	(10)	106	(367)
Provision for Credit Losses	637	253	200	195	3
Income before income taxes	(956)	(599)	(210)	(89)	(370)
Income taxes and taxable-equivalent adjustment	(426)	(281)	(156)	(109)	(197)
Net income	\$(530)	\$(318)	\$(54)	\$20	\$(173)
FINANCIAL RATIOS					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average total equity	nm	nm	nm	nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm

TREASURY AND CORPORATE SUPPORT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$1,099	\$1,181	\$1,098	\$352	\$121
Commercial real estate	36	29	41	42	43
Residential mortgages	3	3	3	3	3
Retail	33	34	35	37	38
Total loans, excluding covered assets	1,171	1,247	1,177	434	205
Covered assets	--	--	--	--	--
Total loans	1,171	1,247	1,177	434	205
Other Earning Assets					
Total earning assets	44,256	44,141	44,770	45,779	43,744
Non-earning Assets					
Goodwill	--	--	--	--	6
Other intangible assets	--	--	--	2	8
Other non-earning assets	9,370	9,687	10,759	11,670	10,284
Total non-earning assets	9,370	9,687	10,759	11,672	10,298
Total assets	54,797	55,075	56,706	57,885	54,247
Deposits					
Noninterest-bearing deposits	392	240	345	257	125
Interest checking	3	3	3	3	3
Savings products	74	61	68	63	51
Time deposits	2,746	5,999	7,046	5,728	2,495
Total deposits	3,215	6,303	7,462	6,051	2,674
Other Interest-bearing Liabilities					
	60,285	63,865	60,090	59,425	58,431
Other Noninterest-bearing Liabilities					
Total liabilities	1,804	1,528	2,067	3,115	2,398
	65,304	71,696	69,619	68,591	63,503
Shareholders' Equity					
	820	814	1,327	1,375	1,412
NET INTEREST SPREADS					
Total earning assets	nm %	nm %	nm %	nm %	nm %
Total assets	nm	nm	nm	nm	nm
Total deposits	nm	nm	nm	nm	nm
Total liabilities	nm	nm	nm	nm	nm
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$--	\$--	\$--	\$--	\$--
Commercial real estate	--	--	--	--	--
Residential mortgages	2	3	--	3	3
Retail	--	--	--	--	--
Total net charge-offs, excluding covered assets	2	3	--	3	3
Covered assets	--	--	--	--	--
Total net charge-offs	\$2	\$3	\$--	\$3	\$3
Net Charge-off Ratios					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total net charge-offs, excluding covered assets	nm	nm	nm	nm	nm
Covered assets	nm	nm	nm	nm	nm
Total net charge-offs	nm %	nm %	nm %	nm %	nm %
Nonperforming Assets					
Nonperforming loans, excluding covered assets	\$4	\$2	\$1	\$2	\$2
Covered assets	--	--	--	--	--
Other nonperforming assets	5	5	7	4	1
Total nonperforming assets	\$9	\$7	\$8	\$6	\$3

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$2,161	\$1,967	\$1,908	\$1,830	\$1,763
Noninterest Income					
Credit and debit card revenue	256	269	266	248	285
Corporate payment products revenue	154	179	174	164	166
ATM processing services	95	94	93	84	84
Merchant processing services	271	300	309	271	281
Trust and investment management fees	300	329	350	335	344
Deposit service charges	260	286	278	257	277
Treasury management fees	128	128	137	124	117
Commercial products revenue	131	132	117	112	121
Mortgage banking revenue	23	61	81	105	48
Investment products fees and commissions	37	37	37	36	38
Securities gains (losses), net	(253)	(411)	(63)	(251)	4
Other	61	8	113	559	46
Total noninterest income	1,463	1,412	1,892	2,044	1,811
Total net revenue	3,624	3,379	3,800	3,874	3,574
Noninterest Expense					
Compensation and employee benefits	894	888	890	882	809
Net occupancy and equipment	202	199	190	190	188
Other intangibles	93	88	87	87	93
Net shared services	--	--	--	--	--
Other	771	648	668	637	878
Total noninterest expense	1,960	1,823	1,835	1,796	1,968
Income before provision and income taxes	1,664	1,556	1,965	2,078	1,606
Provision for Credit Losses	1,267	748	596	485	225
Income before income taxes	397	808	1,369	1,593	1,381
Income taxes and taxable-equivalent adjustment	67	232	419	503	439
Net income	\$330	\$576	\$950	\$1,090	\$942
Net income applicable to common equity	\$260	\$557	\$928	\$1,078	\$927
FINANCIAL RATIOS					
Return on average assets	.51 %	.94 %	1.58 %	1.85 %	1.63 %
Return on average total equity	5.4	10.4	17.1	20.4	17.7
Return on average common equity	5.3	10.8	17.9	21.3	18.3
Net interest margin (taxable-equivalent basis)	3.81	3.65	3.61	3.55	3.51
Efficiency ratio	50.6	48.1	47.5	43.5	55.1
Assets Under Management by Asset Category*					
Equity	\$30,392	\$42,585	\$46,349	\$43,984	\$49,323
Fixed income	30,892	35,027	39,233	38,992	39,064
Money market	79,495	77,516	74,715	70,770	65,786
Other	7,116	7,042	7,248	7,448	7,439
Total	\$147,895	\$162,170	\$167,545	\$161,194	\$161,612

* Amounts reported reflect end of month balances reported on a one month lag.

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$56,936	\$54,573	\$53,979	\$51,709	\$49,627
Commercial real estate	32,658	31,748	30,473	29,536	28,758
Residential mortgages	23,430	23,309	23,307	22,978	22,670
Retail	58,976	56,930	55,311	51,009	50,396
Total loans, excluding covered assets	172,000	166,560	163,070	155,232	151,451
Covered assets	5,205	--	--	--	--
Total loans	177,205	166,560	163,070	155,232	151,451
Other Earning Assets					
Total earning assets	225,986	214,973	212,089	207,014	200,307
Non-earning Assets					
Goodwill	8,049	7,840	7,738	7,664	7,645
Other intangible assets	3,125	3,259	3,125	2,923	3,063
Other non-earning assets	17,814	17,551	19,269	19,074	18,322
Total non-earning assets	28,988	28,650	30,132	29,661	29,030
Total assets	254,974	243,623	242,221	236,675	229,337
Deposits					
Noninterest-bearing deposits	31,639	28,322	27,851	27,119	26,869
Interest checking	29,467	32,304	32,479	30,303	27,458
Savings products	34,666	31,698	31,803	30,724	31,096
Time deposits	48,697	41,215	43,676	42,712	40,000
Total deposits	144,469	133,539	135,809	130,858	125,423
Other Interest-bearing Liabilities					
	78,026	80,277	75,897	75,712	74,445
Other Noninterest-bearing Liabilities					
	7,994	7,824	8,195	8,626	8,325
Total liabilities	230,489	221,640	219,901	215,196	208,193
Shareholders' Equity					
	24,485	21,983	22,320	21,479	21,144
NET INTEREST SPREADS					
Total earning assets	5.64 %	5.77 %	5.81 %	6.32 %	6.81 %
Total assets	4.99	5.08	5.09	5.54	5.93
Total deposits	(1.08)	(1.26)	(1.36)	(1.86)	(2.29)
Total liabilities	(1.79)	(2.05)	(2.12)	(2.67)	(3.18)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$139	\$79	\$69	\$55	\$36
Commercial real estate	77	65	18	12	10
Residential mortgages	84	71	53	26	17
Retail	327	283	256	200	162
Total net charge-offs, excluding covered assets	627	498	396	293	225
Covered assets	5	--	--	--	--
Total net charge-offs	\$632	\$498	\$396	\$293	\$225
Net Charge-off Ratios					
Commercial	.97 %	.58 %	.51 %	.43 %	.29 %
Commercial real estate	.94	.81	.24	.16	.14
Residential mortgages	1.43	1.21	.91	.46	.30
Retail	2.21	1.98	1.86	1.58	1.28
Total net charge-offs, excluding covered assets	1.45	1.19	.98	.76	.59
Covered assets	.38	--	--	--	--
Total net charge-offs	1.42 %	1.19 %	.98 %	.76 %	.59 %
Nonperforming Assets					
Nonperforming loans, excluding covered assets	\$1,768	\$1,303	\$971	\$680	\$557
Covered assets	643	--	--	--	--
Other nonperforming assets	213	189	164	165	133
Total nonperforming assets	\$2,624	\$1,492	\$1,135	\$845	\$690