Supplemental Business Line Schedules 1Q 2008



WHOLESALE BANKING

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$485	\$483	\$455	\$452	\$451
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services					
Trust and investment management fees	2	1	2	2	2
Deposit service charges					
Treasury management fees	89	82	84	92	79
Commercial products revenue	110	108	106	99	97
Mortgage banking revenue					
Investment products fees and commissions					
Securities gains (losses), net		(1)		1	
Other	(8)	28	13	43	44
Total noninterest income	193	218	205	237	222
Total net revenue	678	701	660	689	673
Noninterest Expense					
Compensation and employee benefits	78	68	70	70	70
Net occupancy and equipment	9	9	9	9	9
Other intangibles	3	4	4	4	4
Net shared services	128	132	129	133	127
Other	24	30	29	27	22
Total noninterest expense	242	243	241	243	232
Income before provision and income taxes	436	458	419	446	441
Provision for Credit Losses	35	18	7	12	13
Income before income taxes	401	440	412	434	428
Income taxes and taxable-equivalent adjustment	146	160	150	158	156
Net income	\$255	\$280	\$262	\$276	\$272
FINANCIAL RATIOS					
Return on average assets	1.66	% 1.89	% 1.85 %	1.95 %	1.94 %
Return on average total equity	16.6	18.8	18.2	19.3	19.0
Net interest margin (taxable-equivalent basis)	3.43	3.55	3.52	3.52	3.53
Efficiency ratio	35.7	34.6	36.5	35.3	34.5

WHOLESALE BANKING

Designation			,	Three Months Ended	d	
Name	(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
Louns S38,685 \$36,575 \$34,316 \$34,419 \$34,708 Commercial cel estate 17,709 16,968 16,661 16,667 16,709 Residinal mortgages 94 89 79 71 66 Total colars 56,561 53,702 51,145 51,223 13,129 Total carning assets 56,822 53,920 51,348 51,437 1,829 Mone-arring assets 56,822 53,920 1,329 1,422 1,429 1,429 1,429 1,429 1,429 1,429 1,429 1,429 1,429 1,429 1,429		2008	2007	2007	2007	2007
SSS SSS	AVERAGE BALANCE SHEET					
Residential mortgages 17,00 16,968 16,661 16,761 67 68 Residential mortgages 56,51 37,00 60 65 65 Total loans 56,52 35,302 51,145 51,223 51,632 Total carning assets 261 218 20,30 51,345 51,223 51,838 Moderia mortgages 36,322 53,302 51,348 51,373 51,878 Moderia mortgages 31 322 3,36 40 43 Obderia mortgages assets 3,477 3,362 3,541 4,683 4,683 Total assets 61,659 58,643 56,044 56,875 56,725 Total assets 61,659 58,643 56,044 56,875 56,725 Total assets 10,072 10,069 10,144 11,18 10,817 Total assets 10,072 10,069 5,744 50,65 5,749 Total deposits 3,8416 35,586 3,589 3,589 <td< td=""><td>— · · · · · ·</td><td></td><td></td><td></td><td></td><td></td></td<>	— · · · · · ·					
Residual morrages 94 89 79 71 60 65 75 75 76 66 65 75						
Persist						
Total loans 56,561 3,702 51,145 51,223 51,825 Other Farning Assets 56,822 53,920 51,348 51,375 75,875 Toral carning assets 56,822 53,920 1,329 1,346 1,329 1,348 1,488 1,488 1,450 1,451 1,451 1,450 1,450 1,450 1,450 1,450 1,450 1,450 1,450 1,450 1,450 1,450 1,450 1,450 1,450						
Other Earning Asserts 526 218 203 214 255 Total carning asserts 3 35,29 1,342 1,342 1,329						
Total carning assets 56,822 53,920 51,348 51,437 7 1,828 Non-carning Assets 1,329 1,433 4,634 5,635 5,621 4,838 7 1,432 1,432 1,529 4,820 8,039 6,312 5,632 1,432 1,432 1,523 1,432						
Non-carring Assets 1,329 3,331 4,052 3,466 2,461 3,331 4,052 3,466 3,212 4,838 3,331 4,052 4,838 3,508 5,044 5,685 5,672 7 7 7 7 7 7 7 8 6,042 5,539 4,820 4,800 5,740 8 7 8 7 8 7 4,800 8 7 4,800 8 7 4,800 8 7 4,800 8 7 4,800 9 5,740 8 7 5,740 1,800 9 7,742 9,452 1,180 8 7 1,339 3,412 1,180 9 1,180 9	_					
Goodwill Other intangible assets 1,329 1,329 1,329 1,329 1,329 1,329 1,329 1,329 1,329 3,466 4,32 3,466 4,032 3,466 1,432 3,466 7,423 3,467 3,467 3,467 3,467 3,468 5,648 5,685 5,672 5 7,722 1,722 1,000 1,0114 11,118 10,817 1,000 1,0114 11,118 10,817 1,000 1,000 1,0114 11,118 10,817 1,000 1,000 1,014 11,118 10,817 1,000 1,000 1,014 11,118 10,817 1,000 1,000 1,014 1,000 4,000 5,000 <td>_</td> <td>56,822</td> <td>53,920</td> <td>51,348</td> <td>51,437</td> <td>51,887</td>	_	56,822	53,920	51,348	51,437	51,887
Other non-earning assets 31 32 36 40 43 Other non-earning assets 4,837 4,723 4,666 5,421 4,838 Total on-earning assets 61,659 58,643 56,044 56,858 56,725 Deposits 80 61,659 58,643 56,044 56,858 56,725 Domiterest-bearing deposits 10,272 10,069 10,114 11,118 10,817 Savings products 5,803 5,809 5,374 5,062 5,740 Savings products 38,416 35,586 31,589 30,455 5,740 Time deposits 14,332 13,215 10,742 9,452 11,808 Other Interest-bearing Liabilities 38,416 35,586 31,589 30,133 41,972 Other Noninterest-bearing Liabilities 38,416 1,128 1,023 30,133 41,972 Other Noninterest-bearing Liabilities 48,122 45,115 40,632 39,13 41,972 Other Noninterest-bearing Liabilities						
Other non-earning assets 3.477 3.362 3.311 4.052 4.683 Total non-earning assets 6.059 5.643 5.604 5.625 5.725 Total assets 6.059 5.8643 5.6044 5.658 5.725 Depoits 10.272 10.069 10.114 1.1818 10.817 Interest checking 8.009 6.412 5.559 4.820 4.500 Savings products 15.803 5.890 5.374 5.065 5.740 Time deposits 14.332 3.1215 10.022 9.452 11.88 Total deposits 8.592 8.401 8.002 7.651 7.389 Other Nominerest-bearing Liabilities 8.592 8.401 8.002 7.651 7.389 Other Nominerest-bearing Liabilities 48,122 45.115 40.632 39.13 41.297 Total liabilities 48,122 45.115 40.632 39.13 41.297 Total liabilities 1.98 1.99						
Total non-earning assets 4,837 4,723 4,696 5,421 4,838 Total assets 61,659 58,643 56,044 56,858 56,725 Deposits 10,272 10,069 10,114 11,118 10,817 Interest-bearing deposits 10,272 10,069 10,114 11,118 10,817 Interest-bearing deposits 5,803 5,809 5,374 5,065 5,740 Time deposits 14,332 13,215 10,742 9,452 11,808 Total deposits 38,416 35,586 31,589 3,645 32,865 Other Interest-bearing Liabilities 8,592 8,401 8,002 7,651 7,389 Other Noninterest-bearing Liabilities 8,114 1,128 1,003 1,007 1,043 Total deposits 6,180 5,919 5,713 5,729 5,800 Net District Total deposits 1,57 1,51 4,94 2,00 9 1,15 1,48 Total depos						
Total assets						
Deposits 10,272 10,069 10,114 11,118 10,817 Interest checking 8,009 6,412 5,359 4,800 4,500 Savings products 5,803 5,890 5,374 5,065 5,740 Time deposits 14,332 13,215 10,742 9,452 11,808 Total deposits 38,416 35,586 1,389 3,685 2,685 11,808 Other Interest-bearing Liabilities 8,592 8,401 8,020 7,651 7,389 Other Noninterest-bearing Liabilities 48,122 45,15 40,632 31,007 1,043 Total labilities 48,122 45,15 40,632 39,13 41,27 5,800 Next Distriction of the properties o	_		·			
Noninterest-bearing deposits 10,272 10,069 10,114 11,118 10,817 Interest checking 8,009 6,412 5,539 4,820 4,500 Savings products 5,803 5,809 5,374 5,536 1,742 9,452 11,808 Time deposits 14,332 13,215 10,742 9,452 11,808 Other Interest-bearing Liabilities 8,592 8,401 8,020 7,651 7,389 Other Noninterest-bearing Liabilities 1,114 1,128 1,023 1,007 1,043 Total liabilities 6,180 5,919 5,713 5,729 5,800 National liabilities 1,144 1,128 1,032 1,007 1,043 Total liabilities 1,148 1,128 1,023 3,013 3,129 2,800 Total liabilities 1,148 1,128 1,043 1,129 1,002 1,002 1,003 1,143 1,129 1,002 1,002 1,003 1,003 1,003<		61,659	58,643	56,044	56,858	56,725
Interest checking Saving products 8,009 6,412 5,359 4,820 5,744 5,065 5,744 5,065 5,744 5,065 5,744 5,065 5,744 5,065 5,744 5,065 5,744 5,065 5,744 5,065 5,744 5,065 5,744 5,065 5,745 5,748 5,065 5,746 5,748 5,065 5,065 5,0	-					40.04=
Savings products 5,803 5,803 5,803 5,803 5,803 5,803 5,803 5,803 5,803 5,803 5,803 5,803 5,803 5,803 1,808 1,808 1,808 3,528 1,808 3,588 4,518 4,602 3,613 4,299 1,513 1,502 5,713 3,129 3,802 7,808 1,109 8,008 8,109 8,008	<u> </u>					
Time deposits 14,332 13,215 10,742 9,452 1,808 Total deposits 38,416 35,866 31,899 30,455 32,865 Other Interest-bearing Liabilities 8,952 8,401 8,020 7,613 7,809 Other Nominterest-bearing Liabilities 1,114 1,128 1,023 1,007 1,049 Total liabilities 48,122 45,115 40,632 39,113 41,297 The All commercial Reseases 1,94 9,192 9,103 5,729 5,800 Total dearning assets 1,94 9,192 9,114 2,00 1,148 1,48 Total dearning assets 1,57 1,51 1,49 1,45 1,48 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
Total deposits 38,416 35,586 31,589 30,455 32,865 Other Interest-bearing Liabilities 8,592 8,401 8,020 7,651 7,389 Other Noninterest-bearing Liabilities 48,122 45,115 40,632 39,113 41,297 Shareholders' Equity 6,180 5,919 5,713 39,123 41,025 North Miller Strate Liabilities 48,122 45,115 40,632 39,113 41,297 North Miller Strate Liabilities 6,180 5,919 5,713 39,129 5,800 North Miller Strate Liabilities 1,579 1,515 40,632 39,113 41,295 4,800 1,580 1,580 1,515 1,194 4,032 2,143 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Other Interest-bearing Liabilities 8,592 8,401 8,020 7,651 7,389 Other Noninterest-bearing Liabilities 1,114 1,128 1,023 1,007 1,043 Total liabilities 48,122 45,115 40,632 39,113 41,297 Shareholders' Equito 6,180 5,919 5,713 3,713 41,297 Total liabilities 1,94 % 1,92 % 1,94 % 2,00 % 1,95 % 1,95 % 1,95 % 1,95 % 1,95 % 1,19 % 1,95 % 1,13 % 1,95 % 1,95 % 1,13 % 1,95 % 1,13 % 1,15 % 1,15 % 1,15 % 1,15 % 1,15 % 1,15 % 1,15 % 1,15 % 1,15	•					
Other Noninterest-bearing Liabilities 1,114 1,128 1,023 1,007 1,043 Total liabilities 48,122 45,115 40,632 39,113 41,297 Shareholders' Equity 61,880 5,919 5,713 5,729 5,800 NET NTEREST SPREADS Total earning assets 1,94 % 1,92 % 1,94 % 2,00 % 1,94 % 1,98 Total deposits 1,65 1,98 2,14 2,30 2,13 1,93 Total liabilities 1,65 1,98 2,14 2,30 2,13 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,93 1,14 1,48 1,14 2,30 2,13 1,44 1,48 1,13 1,49 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43 1,43						
Total liabilities 48,122 45,115 40,632 39,113 41,297 Shareholders' Equity 6,180 5,919 5,713 5,729 5,800 NET INTEREST SPREADS Total earning assets 1,94 % 1,92 % 1,94 % 2,00 % 1,95 % 1,98 Total earning assets 1,65 1,98 2,14 2,30 2,13 Total deposits 1,65 1,98 2,14 2,30 2,13 Total liabilities 1,59 1,83 1,91 2,03 1,93 CREDIT QUALITY CREDIT QUALITY September Septembe				,		
Shareholders' Equity 6,180 5,919 5,713 5,729 5,800 NET INTEREST SPREADS Total earning assets 1,94 % 1,92 % 1,94 % 2,00 % 1,95 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,04 % 1,05 % 1,04 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,05 % 1,04 % 1,05	_					
NET INTEREST SPREADS				·		
Total earning assets		0,100	3,717	3,713	3,12)	3,000
Total assets		1.04	0/ 1.02	0/ 1.04.0/	2.00 %	1.05.0/
Total deposits 1.65 1.98 2.14 2.30 2.13 Total liabilities 1.59 1.83 1.91 2.03 1.93 CREDIT QUALITY Net Charge-offs Commercial \$24 \$10 \$8 \$6 \$13 Commercial real estate 11 8 (1) 6 Residential mortgages Retail	<u> </u>					
CREDIT QUALITY Net Charge-offs Commercial \$24 \$10 \$8 \$6 \$13 Commercial real estate 111 8 (1) 6 Residential mortgages <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
CREDIT QUALITY Net Charge-offs \$24 \$10 \$8 \$6 \$13 Commercial real estate 111 8 (1) 6 Residential mortgages <td><u> -</u></td> <td></td> <td></td> <td></td> <td></td> <td></td>	<u> -</u>					
Net Charge-offs S24 \$10 \$8 \$6 \$13 Commercial real estate 111 8 (1) 6 Residential mortgages		1.57	1.03	1.71	2.03	1.73
Commercial \$24 \$10 \$8 \$6 \$13 Commercial real estate 11 8 (1) 6 Residential mortgages						
Commercial real estate 11 8 (1) 6 Residential mortgages <t< td=""><td></td><td>\$24</td><td>\$10</td><td>¢Q</td><td>\$6</td><td>\$12</td></t<>		\$24	\$10	¢Q	\$6	\$12
Residential mortgages						\$15
Retail <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td></th<>						
Total loans \$35 \$18 \$7 \$12 \$13 Net Charge-off Ratios Commercial .25 % .11 % .09 % .07 % .15 % Commercial real estate .25 % .19 (.02) .14 Residential mortgages <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
Commercial .25 % .11 % .09 % .07 % .15 % Commercial real estate .25 % .19 (.02) .14 Residential mortgages		\$35	\$18	\$7	\$12	\$13
Commercial .25 % .11 % .09 % .07 % .15 % Commercial real estate .25 % .19 (.02) .14 Residential mortgages	Net Charge-off Ratios					
Commercial real estate .25 .19 (.02) .14 Residential mortgages	8	.25	% .11	% .09 %	.07 %	.15 %
Residential mortgages </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Retail <th< td=""><td>Residential mortgages</td><td></td><td></td><td></td><td></td><td></td></th<>	Residential mortgages					
March 31, December 31, September 30, 2007 June 30, 2007 March 31, 2008 Nonperforming Assets Sample of the company of the						
Nonperforming Assets \$405 \$327 \$206 \$207 2007 2007 2007 Nonperforming loans \$405 \$327 \$286 \$223 \$214 Other nonperforming assets 19 8 6 7 12	Total loans	.25	% .13	% .05 %	.09 %	.10 %
Nonperforming Assets \$405 \$327 \$206 \$207 2007 2007 2007 Nonperforming loans \$405 \$327 \$286 \$223 \$214 Other nonperforming assets 19 8 6 7 12		M1- 21	Dagamilia 21	Contomb - : 20	I 20	Manak 21
Nonperforming Assets \$405 \$327 \$286 \$223 \$214 Other nonperforming assets 19 8 6 7 12				•		
Nonperforming loans \$405 \$327 \$286 \$223 \$214 Other nonperforming assets 19 8 6 7 12	Nonperforming Assets		2007	2001	2001	2001
Other nonperforming assets 19 8 6 7 12		\$405	\$327	\$286	\$223	\$214
Total nonperforming assets \$424 \$335 \$292 \$230 \$226						
	Total nonperforming assets	\$424	\$335	\$292	\$230	\$226

WHOLESALE BANKING

	Three Months Ended						
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,		
(Unaudited)	2008	2007	2007	2007	2007		
OTHER INFORMATION							
Average Loan Balances							
Middle market	\$9,628	\$9,319	\$9,435	\$9,613	\$9,860		
Commercial real estate division	16,208	15,273	14,431	14,207	14,238		
Equipment finance	3,862	3,655	3,444	3,407	3,378		
Specialized industries	3,598	3,096	2,692	2,807	2,835		
National corporate	6,279	5,910	5,229	5,134	5,334		
Asset based lending	1,452	1,383	1,324	1,351	1,365		
Correspondent banking	1,422	1,260	1,141	1,145	1,197		
Business Equipment Finance Group	3,857	3,694	3,552	3,413	3,277		
SBA Division	1,290	1,274	1,279	1,283	1,280		
Other	8,965	8,838	8,618	8,863	8,868		
Total loans	\$56,561	\$53,702	\$51,145	\$51,223	\$51,632		
Commercial	\$32,496	\$30,647	\$28,647	\$28,851	\$29,238		
Lease financing	6,189	5,928	5,689	5,568	5,470		
Total commercial	\$38,685	\$36,575	\$34,336	\$34,419	\$34,708		
Net Charge-off Ratios		_					
Commercial	.11	% (.03)	% (.01) %	(.03) %	.15 %		
Lease financing	.97	.80	.63	.58	.15		
Total commercial	.25	% .11	% .09 %	.07 %	.15 %		

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$942	\$990	\$990	\$969	\$961
Noninterest Income					
Credit and debit card revenue	2		1	1	1
Corporate payment products revenue					
ATM processing services	16	16	16	16	15
Merchant processing services					
Trust and investment management fees	1	1	1	1	1
Deposit service charges	256	276	275	276	246
Treasury management fees	32	31	31	31	30
Commercial products revenue	6	6	5	5	6
Mortgage banking revenue	106	49	77	69	67
Investment products fees and commissions	9	10	9	9	8
Securities gains (losses), net		2			
Other	43	55	72	74	63
Total noninterest income	471	446	487	482	437
Total net revenue	1,413	1,436	1,477	1,451	1,398
Noninterest Expense					
Compensation and employee benefits	299	262	263	261	263
Net occupancy and equipment	101	98	100	99	97
Other intangibles	11	11	13	13	14
Net shared services	191	203	182	172	171
Other	114	123	118	113	99
Total noninterest expense	716	697	676	658	644
Income before provision and income taxes	697	739	801	793	754
Provision for Credit Losses	120	93	90	73	72
Income before income taxes	577	646	711	720	682
Income taxes and taxable-equivalent adjustment	210	235	259	262	248
Net income	\$367	\$411	\$452	\$458	\$434
FINANCIAL RATIOS					
Return on average assets	1.68	% 1.88	% 2.08 %	6 2.16 %	2.10 %
Return on average total equity	22.7	25.5	27.9	28.9	27.3
Net interest margin (taxable-equivalent basis)	4.62	4.88	4.91	4.93	5.02
Efficiency ratio	50.7	48.6	45.8	45.3	46.1

Delition in Millions Delitions			r	Three Months Ended	i	
Name	(Dollars in Millions)	March 31,				March 31,
Louns Security <		2008	2007	2007	2007	2007
Commercial commercial real estate \$6,418 \$6,300 \$0,475 \$0,481 \$0,500 \$1,000	AVERAGE BALANCE SHEET					
Commercial real estated 11,118 11,006 11,106 11,106 12,09 21,024 Residential mortgages 22,421 22,132 21,724 12,09 21,024 Total loans 76,429 75,820 75,290 74,392 73,813 Total carming Assets 81,918 80,445 80,049 78,811 77,685 Mortal carming Assets 81,918 80,445 80,049 78,811 77,685 Mortal carming Assets 81,918 80,445 80,049 78,811 77,685 Obdering Carming Assets 1,463 1,569 1,094 1,682 1,597 Other non-earning assets 60,22 6,245 6,360 6,361 6,282 Total assets 60,202 6,245 6,360 6,361 6,282 Total assets 11,447 11,848 11,956 12,177 12,101 Total carming deposits 11,447 11,848 11,956 12,577 12,710 Total carming deposits 12,478 17,544						
Residential mortgages 22.421 22.132 21.724 21.309 21.042 Cantal Retail 36.472 36.259 36.251 35.101 Cantal Retail 36.472 36.259 36.251 35.101 Cantal Retail 36.472 36.259 36.251 36.251 36.251 Cantal Retail 36.472 36.251 36						
Realid 36,472 36,293 36,025 35,512 35,310 Other Earning Assets 5,489 4,625 4,759 4,819 7,832 Total carming assets 81,918 8,0415 80,049 7,813 7,7685 Mone-arring assets 2,217 2,217 2,218 2,218 2,206 Other intangible assets 1,463 1,569 1,694 1,682 1,597 Other ann-earning assets 6,622 6,242 6,630 6,516 6,282 Total assets 87,940 86,687 8,649 8,517 8,307 Postic 8,744 1,148 1,1,956 12,157 12,101 Interest cheaking 11,447 1,1,848 1,1,956 12,157 12,101 Interest cheaking 17,731 1,7454 1,768 17,772 17,789 Savings products 19,270 18,901 19,232 19,633 19,769 Time deposits 67,241 68,345 69,933 69,795 69,502						
Other Earning Assets 75,429 75,820 75,920 74,392 73,813 Other Earning Assets 81,918 80,445 80,049 78,811 77,685 Concarning Assets 81,918 80,445 80,049 78,811 77,685 Conderuing Assets 1,463 1,569 1,694 1,682 1,597 Other non-earning assets 2,242 2,456 2,448 2,461 2,879 Other non-earning assets 6,022 6,742 6,540 6,501 6,822 Total non-earning assets 6,022 6,424 8,640 85,172 83,967 Total seets 87,940 86,687 86,400 85,172 83,967 Total seets 87,941 1,848 11,956 12,157 12,101 Interest chearing deposits 11,447 11,848 11,956 12,157 12,101 Savings products 18,973 20,233 20,096 20,333 19,969 20,933 19,969 20,933 19,969 19,969 19,						
Other Earning Assets 5,489 4,625 4,759 4,419 3,782 Total carning assets 81,918 80,425 80,918 82,782 7,768 Good will 2,217 2,217 2,218 2,248 2,509 Other intangible assets 1,463 1,569 1,694 2,618 2,418 2,419 Total lon-carning assets 60,22 2,425 2,448 2,461 2,479 Total assets 87,940 86,687 86,409 80,571 83,797 Total assets 87,940 86,687 86,409 81,777 1,718 Total social seposits 11,447 11,848 11,956 12,177 12,178 Savings produces to 19,279 18,901 19,323 10,933 19,799 Savings produces to 18,793 20,333 20,909 20,333 19,799 Savings produces to 18,793 20,233 20,909 20,333 19,799 Saving produces to 12,792 2,323 2,009			•			
Total carning assets 81,918 80,445 80,049 78,811 77,685 Non-carning Assets 2,217 2,217 2,218 2,218 2,208 Other intangible assets 1,463 1,569 1,649 1,682 1,597 Other non-carning assetts 2,342 2,456 2,448 2,416 2,427 Total non-carning assets 6,022 6,542 6,360 6,361 6,282 Total assets 6,022 6,242 6,360 6,361 6,282 Total assets 1,447 1,1848 1,1956 12,157 12,101 Increst checking 11,447 1,1848 1,1956 12,137 12,101 Increst checking 11,473 1,1848 1,1956 12,137 12,101 Increst checking 11,477 1,1848 1,1956 12,137 12,101 Increst checking 1,873 2,023 2,006 2,023 19,633 19,769 Savings products 2,124 8,293 2,066						•
Non-carring Assets Cook will a content passets 2,217 (a,218) (a,694) (a,682) (a,597) (before intangible assets) 2,248 (a,248) (a,24	-					
Goodwill Other intangible assets 2,217 2,218 2,218 2,208 Other non-earning assets 2,342 2,456 2,448 2,401 2,479 Total non-earning assets 8,792 8,688 8,609 85,172 38,907 Total assets 87,902 86,687 8,609 85,172 38,907 Total assets 87,902 86,687 8,609 85,172 38,907 Deposits 11,447 11,488 11,956 12,157 12,101 Incerest cheaking deposits 11,731 11,748 11,956 12,157 12,101 Savings products 19,270 18,901 19,323 19,633 19,843 Time deposits 67,241 68,436 69,033 69,795 69,502 Other Interest-bearing Liabilities 2,347 2,403 2,613 2,322 2,210 Other Noninterest-bearing Liabilities 2,347 2,403 2,431 2,243 2,333 69,795 69,502 Total Liabilities 2,347 <td< td=""><td>_</td><td>81,918</td><td>80,443</td><td>80,049</td><td>/8,811</td><td>11,083</td></td<>	_	81,918	80,443	80,049	/8,811	11,083
Other intangible assets 1,463 1,569 1,694 1,682 2,77 Other non-earning assets 6,022 6,242 6,360 6,361 6,282 Total one-earning assets 87,901 86,687 86,409 85,172 83,967 Deposits 11,447 11,848 11,956 12,157 12,101 Incress the deposits 11,247 11,848 11,956 12,157 12,101 Savings products 19,270 18,901 19,233 19,633 19,633 Time deposits 67,241 68,436 69,033 69,795 69,502 Time deposits 67,241 68,436 60,033 69,795 22,303 Other Interest-bearing Liabilities 2,827 2,403 2,411 2,2382 2,303 Other Interest-bearing Liabilities 2,827 2,403 2,411 2,233 2,411 Total deposits 2,828 2,303 6,438 6,363 6,434 1,441 Total carning assets 2,14 9,214		2.217	2.217	2.219	2.210	2.206
Other non-earning assets 2,342 2,456 2,448 2,461 6,282 Total non-earning assets 6,022 6,242 6,360 6,361 6,282 Total assets 87,940 86,687 86,409 85,172 83,967 Deposits Interest checking 11,447 11,848 11,956 17,972 17,789 Savings products 19,270 18,901 19,323 19,633 19,769 Time deposits 18,793 20,233 20,966 20,303 19,843 Total deposits 67,241 68,436 69,033 69,795 69,502 Other Interest-bearing Liabilities 2,820 2,966 2,632 2,832 2,933 Other Noninterest-bearing Liabilities 72,408 73,805 74,136 74,416 74,015 Total labilities 72,408 73,805 74,136 74,416 74,015 Total labilities 2,14 8,211 8,204 9,204 9,204 9,204 Total labilit						
Total non-earning assets 6,022 6,242 6,360 6,361 6,282 Total assets 87,940 86,687 86,409 85,172 83,967 Deposits 87,940 86,687 86,409 85,172 83,967 Deposits 11,447 11,848 11,956 12,157 12,101 Incerts checking 17,731 17,454 17,658 17,972 17,789 Savings products 18,793 20,233 20,096 20,033 19,843 Time deposits 67,241 68,436 69,033 69,795 69,502 Time deposits 2,880 2,966 2,632 2,382 2,303 Other Interest-bearing Liabilities 2,887 2,403 2,471 2,239 2,210 Total deposits 72,408 73,805 74,136 74,416 74,015 Sharbolders' Equity 6,507 6,403 6,332 6,332 2,233 2,210 Total labilities 2,14 2,11 2,04 2,0						
Total assets	S .					
Deposits Nominterest-bearing deposits 11,447 11,848 11,956 12,157 12,101 Interest checking 17,731 17,454 17,658 12,157 17,789 Savings products 19,270 18,901 19,323 19,633 19,769 Time deposits 67,241 18,793 20,233 20,906 20,033 19,843 Total deposits 67,241 8,345 6,903 69,502 2,303 Other Noninterest-bearing Liabilities 2,820 2,966 2,632 2,382 2,303 Other Noninterest-bearing Liabilities 2,837 2,403 2,471 2,239 2,210 Total assistities 72,498 73,805 74,136 74,16 74,015 Shareholders' Equity 6,507 6,403 6,432 2,823 2,210 Total assistities 2,14 2,11 8 2,04 8 2,04 8 2,04 9 2,04 9 2,04 9 2,04 9 2,04 9	-					
Nominterest-bearing deposits 11,447 11,848 11,956 12,157 12,101 Interest checking 17,731 17,454 17,658 17,973 17,785 Savings products 19,270 18,901 19,323 19,033 19,769 Time deposits 18,793 20,233 20,006 20,033 19,843 Total deposits 67,241 68,436 69,033 69,795 69,502 Other Interest-bearing Liabilities 2,347 2,403 2,471 2,239 2,210 Total liabilities 6,507 6,033 6,438 6,530 74,136 74,101 74,015		87,940	80,087	86,409	85,172	83,967
Interest checking Savings products 11,7,31 17,454 17,658 17,972 17,789 19,033 19,769 19,000	-	11 447	11.040	11.056	10 157	12 101
Savings products 19,270 18,901 19,323 19,633 19,769 Time deposits 67,241 86,33 20,935 20,935 06,905 06,905 Other Interest-bearing Liabilities 2,820 2,966 2,632 2,382 2,303 Other Noninterest-bearing Liabilities 2,347 2,403 2,471 2,239 2,210 Total liabilities 72,408 73,805 74,135 74,161 74,015 Total carning assets 6,507 6,403 6,438 6,363 6,440 Total aeming assets 1,83 1,75 1,68 1,63 1,64 Total aeming assets 2,14 8,211 8,204 9 2,04 9 Total aeming assets 1,83 1,75 1,68 1,63 1,64 Total deposits 2,74 3,10 2,04 9 2,02 3 2,2 3 3,2 3,2 3 3 1 1 1 1 1 1 1 1	- ·					
Time deposits 18,793 20,233 20,096 20,033 19,843 Total deposits 67,241 68,436 69,033 69,795 69,002 Other Interest-bearing Liabilities 2,826 2,662 2,382 2,303 Other Nominterest-bearing Liabilities 72,408 73,805 74,136 74,016 74,015 Total liabilities 72,408 73,805 74,136 74,416 74,015 Total liabilities 72,408 73,805 74,136 74,416 74,015 Total deming assets 1 1 2 2 3 1,68 1,63 1,64 1,68 1,63 1,64 1						
Total deposits 67,241 68,436 69,033 69,795 69,502 Other Interest-bearing Liabilities 2,820 2,966 2,632 2,382 2,303 Other Nominterest-bearing Liabilities 2,347 2,403 2,471 2,239 2,210 Total liabilities 72,408 73,805 74,136 74,416 74,015 Name of Mark Stream of Mark St	0 1			,		
Other Interest-bearing Liabilities 2,820 2,966 2,632 2,382 2,303 Other Noninterest-bearing Liabilities 2,347 2,403 2,471 2,239 2,210 Total liabilities 72,408 73,805 74,316 74,416 74,015 Shareholder's Equity 6,507 6,607 6,608 6,338 6,363 6,404 NET INTEREST SPREADS Total carning assets 2,14 % 2,11 % 2,04 % 2,00 % 2,04 % 2,01 <	*					
Other Noninterest-bearing Liabilities 2,347 2,403 2,471 2,239 2,210 Total liabilities 72,408 73,805 74,136 74,416 74,015 Shareholders' Equity 65,507 6,403 6,438 6,363 6,440 NET NITEREST STREADS Total aesning assets 2,14 % 2,11 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00 % 2,04 % 2,00	-					
Total liabilities 72,408 73,805 74,136 74,416 74,015 Shareholders' Equity 6,507 6,403 6,438 6,363 6,440 NET INTEREST SPREADS Total aassets 2.14 % 2.11 % 2.04 % 2.00 % 2.04 % 2.04 % 2.01 % 2.04 % 2.02 3.02 3.02 3.02 3.03 3.01 3.01 3.03 3.03 3.03 3.03 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$ 1.1 \$						
Shareholders' Equity 6,507 6,403 6,438 6,363 6,440 NET INTEREST SPREADS Total earning assets 2.14 % 2.11 % 2.04 % 2.00 % 2.04 % 2.04 % 2.01 % 2.04 % 2.07 3.02 <td< td=""><td>-</td><td></td><td></td><td></td><td></td><td></td></td<>	-					
NET INTEREST SPREADS			•			
Total earning assets 2.14 % 2.11 % 2.04 % 2.00 % 2.04 % Total assets 1.83 1.75 1.68 1.63 1.66 Total deposits 2.87 3.18 3.25 3.25 3.27 Total liabilities 2.74 3.02 3.09 3.11 3.13 CREDIT QUALITY Net Charge-offs Sommercial \$14 \$13 \$15 \$11 \$11 Commercial real estate 1 2 3 \$1 \$1 Residential mortgages 23 14 16 11 11 Retail 82 64 56 50 49 Total loans 88 8 8 9 8 6 8 70 % Commercial real estate 9 8 8 9 9 9 2 2 3 1 1 9 1 1 9 1 1 1	- •		·			·
Total assets	Total earning assets	2.14	% 2.11	% 2.04 %	2.00 %	2.04 %
Total deposits 2.87 3.18 3.25 3.25 3.27 Total liabilities 2.74 3.02 3.09 3.11 3.13 3.13 3.15 3.15 3.15 3.13 3.15	_					
CREDIT QUALITY Section of the propertion of the properties of the p						
Net Charge-offs Commercial \$14 \$13 \$15 \$11 \$11 Commercial real estate 1 2 3 1 1 Residential mortgages 23 14 16 11 11 Retail 82 64 56 50 49 Total loans \$120 \$93 \$90 \$73 \$72 Net Charge-off Ratios Commercial 88 8 81 92 % 68 70 % Commercial real estate 04 07 111 04 04 Residential mortgages 41 25 29 21 21 Retail 90 70 62 56 56 Total loans 63 49 40 47 40 49 March 31, becember 31, September 30, 2007 2007 2007 2007 2007 Nonperforming Assets 8228 \$202 \$195 \$192 \$197	<u>-</u>					
Net Charge-offs Commercial \$14 \$13 \$15 \$11 \$11 Commercial real estate 1 2 3 1 1 Residential mortgages 23 14 16 11 11 Retail 82 64 56 50 49 Total loans \$120 \$93 \$90 \$73 \$72 Net Charge-off Ratios Commercial 88 8 81 92 % 68 70 % Commercial real estate 04 07 111 04 04 Residential mortgages 41 25 29 21 21 Retail 90 70 62 56 56 Total loans 63 49 40 47 40 49 March 31, becember 31, September 30, 2007 2007 2007 2007 2007 Nonperforming Assets 8228 \$202 \$195 \$192 \$197	CREDIT QUALITY					
Commercial \$14 \$13 \$15 \$11 \$11 Commercial real estate 1 2 3 1 1 Residential mortgages 23 14 16 11 11 Retail 82 64 56 50 49 Total loans \$120 \$93 \$90 \$73 \$72 Net Charge-off Ratios Commercial 88 8 .81 % .92 % .68 % .70 % Commercial real estate .04 .07 .11 .04						
Commercial real estate 1 2 3 1 1 Residential mortgages 23 14 16 11 11 Retail 82 64 56 50 49 Total loans \$120 \$93 \$90 \$73 \$72 Net Charge-off Ratios Commercial .88 8 .81 % .92 % .68 % .70 % Commercial real estate .04 .07 .11 .04 .04 Residential mortgages .41 .25 .29 .21 .21 Retail .90 .70 .62 .56 .56 Total loans .63 .49 .47 % .39 .40 % March 31, December 31, September 30, 2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .2007 .200		\$14	\$13	\$15	\$11	\$11
Residential mortgages 23 14 16 11 11 Retail 82 64 56 50 49 Total loans \$120 \$93 \$90 \$73 \$72 Net Charge-off Ratios Commercial 88 8 81 92 % .68 70 % Commercial real estate .04 .07 .11 .04 .04 Residential mortgages .41 .25 .29 .21 .21 Retail .90 .70 .62 .56 .56 Total loans .63 .49 .47 % .39 .40 % March 31, December 31, September 30, 2007 .200						
Retail 82 64 56 50 49 Total loans \$120 \$93 \$90 \$73 \$72 Net Charge-off Ratios Commercial .88 % .81 % .92 % .68 % .70 % Commercial real estate .04 .07 .11 .04		23	14	16	11	11
Net Charge-off Ratios Commercial .88 % .81 % .92 % .68 % .70 % Commercial real estate .04 .07 .11 .04 .04 .04 Residential mortgages .41 .25 .29 .29 .21 .21 .21 Retail .90 .70 .62 .56 .56 .56 .56 .56 .56 .56 .56 .56 .56		82	64	56	50	49
Commercial .88 % .81 % .92 % .68 % .70 % Commercial real estate .04 .07 .11 .04 .04 Residential mortgages .41 .25 .29 .21 .21 Retail .90 .70 .62 .56 .56 Total loans .63 % .49 % .47 % .39 % .40 % March 31, December 31, September 30, 2007 June 30, March 31, 2008 .2007 .2007 .2007 Nonperforming Assets Nonperforming loans \$228 \$202 \$195 \$192 \$197 Other nonperforming assets 142 124 121 108 115	Total loans	\$120	\$93	\$90	\$73	\$72
Commercial real estate .04 .07 .11 .04 .04 Residential mortgages .41 .25 .29 .21 .21 Retail .90 .70 .62 .56 .56 Total loans .63 % .49 % .47 % .39 % .40 % March 31, December 31, September 30, 2007 June 30, 2007 March 31, 2007 2007	Net Charge-off Ratios					_
Residential mortgages .41 .25 .29 .21 .21 Retail .90 .70 .62 .56 .56 Total loans .63 % .49 % .47 % .39 % .40 % March 31, December 31, September 30, 2007 June 30, March 31, 2007 2007	Commercial	.88	% .81	% .92 %	.68 %	.70 %
Retail .90 .70 .62 .56 .56 Total loans .63 % .49 % .47 % .39 % .40 % March 31, December 31, September 30, 2007 June 30, March 31, 2007 <	Commercial real estate	.04	.07	.11	.04	.04
March 31, December 31, September 30, 2008 June 30, 2007 March 31, 2007 September 30, 2007 June 30, 2007 March 31, 2007 Name 30, 2007 March 31, 2007 September 30, 2007 June 30, 2007 March 31, 2007 September 30, 2007 </td <td>Residential mortgages</td> <td></td> <td></td> <td>.29</td> <td>.21</td> <td>.21</td>	Residential mortgages			.29	.21	.21
March 31, December 31, September 30, 2008 June 30, 2007 March 31, 2008 Nonperforming Assets Nonperforming loans \$228 \$202 \$195 \$192 \$197 Other nonperforming assets 142 124 121 108 115						
Nonperforming Assets \$208 \$2007 \$2007 \$2007 \$2007 Nonperforming loans \$228 \$202 \$195 \$192 \$197 Other nonperforming assets 142 124 121 108 115	Total loans	.63	% .49	% .47 %	.39 %	.40 %
Nonperforming Assets \$208 \$2007 \$2007 \$2007 \$2007 Nonperforming loans \$228 \$202 \$195 \$192 \$197 Other nonperforming assets 142 124 121 108 115		March 21	December 21	September 20	Juna 20	March 21
Nonperforming Assets \$228 \$202 \$195 \$192 \$197 Other nonperforming assets 142 124 121 108 115				-		
Nonperforming loans \$228 \$202 \$195 \$192 \$197 Other nonperforming assets 142 124 121 108 115	Nonperforming Assets		2007			_00,
Other nonperforming assets 142 124 121 108 115		\$228	\$202	\$195	\$192	\$197
Total nonperforming assets \$370 \$326 \$316 \$300 \$312						
	Total nonperforming assets	\$370	\$326	\$316	\$300	\$312

	Three Months Ended						
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,		
(Unaudited)	2008	2007	2007	2007	2007		
OTHER INFORMATION					_		
Retail Loan Information							
Average Balances							
Retail leasing	\$5,802	\$6,123	\$6,424	\$6,663	\$6,845		
Home equity and second mortgages	15,180	14,999	14,706	14,360	14,153		
Other retail	15,490	15,137	14,895	14,489	14,312		
Total retail	\$36,472	\$36,259	\$36,025	\$35,512	\$35,310		
Home equity first lien*	\$5,319	\$5,368	\$5,472	\$5,573	\$5,622		
Home equity loans	4,019	4,091	4,082	3,983	3,877		
Home equity lines	11,161	10,908	10,624	10,377	10,276		
Total home equity	\$20,499	\$20,367	\$20,178	\$19,933	\$19,775		
Net Charge-off Ratios							
Retail leasing	.49	% .39	% .19	% .24	% .18 %		
Home equity and second mortgages	.79	.56	.54	.47	.43		
Other retail	1.17	.97	.88	.80	.88		
Total retail	.90			% .56			
# of traditional branches	1,993	1,991	1,991	1,986	1,990		
# of instore branches	529	527	521	513	508		
Total # of branches	2,522	2,518	2,512	2,499	2,498		
		,	7-	,	, , , , ,		
# of U.S. Bank ATMs	4,844	4,867	4,870	4,867	4,837		
Debit card transaction volume	\$8,362	\$8,777	\$8,034	\$8,155	\$7,570		
Mortgage production volume	\$9,325	\$7,738	\$7,208	\$7,022	\$5,034		
Mortgages serviced for others	\$102,010	\$97,014	\$94,379	\$89,745	\$87,004		
Student loan production volume	\$642	\$238	\$541	\$142	\$553		
Indirect loan/lease production volume	1,410	1,529	1,672	2,004	1,787		
Finance company production volume	881	740	1,051	1,156	1,257		
Direct branch loan/line production volume	2,245	1,936	2,196	2,603	2,259		
Total retail credit production volume	\$5,178	\$4,443	\$5,460	\$5,905	\$5,856		

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

(Dollars in Millions, Unaudited)

				Retail Bar	nking	Mortgage Banking	
				Percent	Percent	Percent	Percent
				Change	Change	Change	Change
Three Months Ended	Retail	Mortgage	Total	1Q08 vs	1Q08 vs	1Q08 vs	1Q08 vs
March 31, 2008	Banking	Banking	Consumer	1Q07	4Q07	1Q07	4Q07
Net interest income (taxable-equivalent basis)	\$905	\$37	\$942	(4.3) %	(5.9) %	** %	32.1 %
Noninterest income	359	112	471	(2.2)	(7.7)	60.0	**
Securities gains (losses), net							**
Total net revenue	1,264	149	1,413	(3.7)	(6.4)	75.3	75.3
Noninterest expense	450	64	514	6.1	2.0	82.9	52.4
Net shared services	180	11	191	11.8	(6.3)	10.0	
Other intangibles	11		11	(21.4)			
Total noninterest expense	641	75	716	7.0	(.5)	66.7	41.5
Income before provision and income taxes	623	74	697	(12.7)	(11.9)	85.0	**
Provision for credit losses	120		120	66.7	29.0		
Income before income taxes	503	74	577	(21.7)	(18.1)	85.0	**
Income taxes and taxable-equivalent adjustment	183	27	210	(21.5)	(17.9)	80.0	**
Net income	\$320	\$47	\$367	(21.8) %	(18.2) %	88.0 %	** %
	•						

^{**} Not meaningful

WEALTH MANAGEMENT & SECURITIES SERVICES

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$122	\$134	\$124	\$121	\$121
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services					
Trust and investment management fees	332	342	328	339	319
Deposit service charges	1	1	1	1	1
Treasury management fees	3	4	3	3	2
Commercial products revenue					
Mortgage banking revenue					
Investment products fees and commissions	27	28	27	29	26
Securities gains (losses), net					
Other	26	(82)	26	28	26
Total noninterest income	389	293	385	400	374
Total net revenue	511	427	509	521	495
Noninterest Expense					
Compensation and employee benefits	127	116	117	121	122
Net occupancy and equipment	16	16	14	14	14
Other intangibles	20	23	23	23	23
Net shared services	55	55	50	49	48
Other	45	57	46	49	46
Total noninterest expense	263	267	250	256	253
Income before provision and income taxes	248	160	259	265	242
Provision for Credit Losses	1	1	1	1	
Income before income taxes	247	159	258	264	242
Income taxes and taxable-equivalent adjustment	90	58	94	96	88
Net income	\$157	\$101	\$164	\$168	\$154
FINANCIAL RATIOS					
Return on average assets	7.96	% 4.96	% 8.03 %	8.38 %	7.77 %
Return on average total equity	26.2	16.5	26.4	27.2	25.0
Net interest margin (taxable-equivalent basis)	8.81	9.37	8.63	8.62	8.80
Efficiency ratio	51.5	62.5	49.1	49.1	51.1

WEALTH MANAGEMENT & SECURITIES SERVICES

	Three Months Ended						
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,		
(Unaudited)	2008	2007	2007	2007	2007		
AVERAGE BALANCE SHEET							
Loans							
Commercial	\$1,997	\$2,051	\$2,095	\$1,993	\$1,969		
Commercial real estate	667	678	685	684	690		
Residential mortgages	460	446	452	457	463		
Retail Total loans	2,371 5,495	2,393 5,568	2,350 5,582	2,337 5,471	2,345 5,467		
					ŕ		
Other Earning Assets	73	107	121	158	112		
Total earning assets	5,568	5,675	5,703	5,629	5,579		
Non-earning Assets	1 7 2 1	1 7 - 1	1.7.70	1.550	1.550		
Goodwill	1,564	1,561	1,553	1,553	1,550		
Other intangible assets	356	378	402	425	450		
Other non-earning assets	2,365	465 2.404	2,398	437	457		
Total non-earning assets		2,404		2,415	2,457		
Total assets	7,933	8,079	8,101	8,044	8,036		
Deposits							
Noninterest-bearing deposits	4,604	4,378	4,354	4,282	4,260		
Interest checking	4,531	3,574	3,019	3,050	2,775		
Savings products	5,568	6,233	5,536	5,278	5,517		
Time deposits	3,859	4,054	3,492	3,704	3,868		
Total deposits	18,562	18,239	16,401	16,314	16,420		
Other Interest-bearing Liabilities	4,587	4,359	4,266	3,780	4,273		
Other Noninterest-bearing Liabilities	254	280	273	250	243		
Total liabilities	23,403	22,878	20,940	20,344	20,936		
Shareholders' Equity	2,414	2,434	2,460	2,476	2,498		
NET INTEREST SPREADS							
Total earning assets	1.23	% 1.26	% 1.11	% 1.21	% 1.31 %		
Total assets	.46	.34	.24	.30	.30		
Total deposits	2.12	2.39	2.49	2.48	2.52		
Total liabilities	1.77	2.03	2.07	2.07	2.03		
CREDIT QUALITY							
Net Charge-offs							
Commercial	\$	\$(1)	\$	\$	\$		
Commercial real estate	φ	φ(1)	φ	ψ 1	φ		
Residential mortgages							
Retail	1	2	1				
Total loans	\$1	<u>\$1</u>	\$1	\$1	\$		
Net Charge-off Ratios			·				
Commercial		% (.19)	%	% 0	% %		
Commercial real estate				.59			
Residential mortgages							
Retail	.17	.33	.17				
Total loans	.07			% .07	% %		
	March 31,	December 31,	September 30,	June 30,	March 31,		
	2008	2007	2007	2007	2007		
Nonperforming Assets							
Nonperforming loans	\$13	\$8	\$8	\$7	\$10		
Other nonperforming assets							
Total nonperforming assets	\$13	\$8	\$8	\$7	\$10		

WEALTH MANAGEMENT & SECURITIES SERVICES

	Three Months Ended					
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,	
(Unaudited)	2008	2007	2007	2007	2007	
OTHER INFORMATION					_	
Trust and Investment Management Fees						
Wealth Management	\$110	\$118	\$112	\$127	\$111	
FAF Advisors	50	50	50	49	48	
Institutional trust & custody	33	33	30	31	30	
Corporate trust	92	91	88	86	86	
Fund services	47	50	48	46	44	
Other						
Total	\$332	\$342	\$328	\$339	\$319	
Total Revenue						
Wealth Management	\$220	\$230	\$222	\$242	\$222	
FAF Advisors	51	(56)	51	50	49	
Institutional trust & custody	40	39	34	35	33	
Corporate trust	141	151	142	136	136	
Fund services	51	56	53	52	49	
Other	8	7	7	6	6	
Total	\$511	\$427	\$509	\$521	\$495	
Assets Under Management by Asset Category*						
Equity	\$43,985	\$49,323	\$50,467	\$51,972	\$48,805	
Fixed income	38,992	39,063	37,785	38,955	39,324	
Money market	70,770	65,786	61,653	64,069	61,213	
Other	7,447	7,440	6,448	6,750	6,884	
Total	\$161,194	\$161,612	\$156,353	\$161,746	\$156,226	

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

PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$252	\$229	\$189	\$166	\$169
Noninterest Income					
Credit and debit card revenue	246	285	236	229	205
Corporate payment products revenue	164	166	166	159	147
ATM processing services	68	68	68	66	62
Merchant processing services	271	285	289	286	252
Trust and investment management fees					
Deposit service charges					
Treasury management fees					
Commercial products revenue	4	7	3	3	3
Mortgage banking revenue					
Investment products fees and commissions					
Securities gains (losses), net					
Other	16	15	13	13	11
Total noninterest income	769	826	775	756	680
Total net revenue	1,021	1,055	964	922	849
Noninterest Expense					
Compensation and employee benefits	113	109	102	97	96
Net occupancy and equipment	36	34	33	32	31
Other intangibles	53	55	54	55	53
Net shared services	86	85	81	77	75
Other	144	161	153	151	140
Total noninterest expense	432	444	423	412	395
Income before provision and income taxes	589	611	541	510	454
Provision for Credit Losses	134	110	100	101	91
Income before income taxes	455	501	441	409	363
Income taxes and taxable-equivalent adjustment	166	182	160	149	132
Net income	\$289	\$319	\$281	\$260	\$231
FINANCIAL RATIOS					
Return on average assets	5.46	% 5.84	% 5.25 %	5.26 %	4.98 %
Return on average total equity	23.2	25.4	22.7	21.5	19.7
Net interest margin (taxable-equivalent basis)	6.15	5.57	4.89	4.59	4.96
Efficiency ratio	42.3	42.1	43.9	44.7	46.5

PAYMENT SERVICES

		,	Three Months En	ded	
(Dollars in Millions)	March 31,		September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
AVERAGE BALANCE SHEET					
Loans	*	* 4 ** * *	***		42.024
Commercial	\$4,257	\$4,520	\$4,341	\$4,160	\$3,834
Commercial real estate Residential mortgages					
Retail	12,056	11,636	10,924	10,167	9,712
Total loans	16,313	16,156	15,265	14,327	13,546
Other Earning Assets	180	162	77	189	264
Total earning assets	16,493	16,318	15,342	14,516	13,810
Non-earning Assets	10,.50	10,010	10,0.2	1.,010	10,010
Goodwill	2,554	2,532	2,497	2,489	2,456
Other intangible assets	1,071	1,076	1,087	1,122	1,088
Other non-earning assets	1,182	1,758	2,300	1,683	1,442
Total non-earning assets	4,807	5,366	5,884	5,294	4,986
Total assets	21,300	21,684	21,226	19,810	18,796
Deposits		,		,	,
Noninterest-bearing deposits	471	449	381	368	455
Interest checking	29	15	13	12	9
Savings products	20	21	21	21	20
Time deposits	2	5	5	3	3
Total deposits	522	490	420	404	487
Other Interest-bearing Liabilities	288	288	286	941	846
Other Noninterest-bearing Liabilities	1,796	2,115	2,475	1,819	1,436
Total liabilities	2,606	2,893	3,181	3,164	2,769
Shareholders' Equity	5,006	4,975	4,918	4,849	4,749
NET INTEREST SPREADS					
Total earning assets	6.24	% 5.69	% 5.22	% 4.97 %	5.37 %
Total assets	4.40	3.60	2.92	2.88	3.21
Total deposits	3.85	4.05	4.72	3.97	4.16
Total liabilities	(1.39)	.41	.62	(.25)	(.73)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$17	\$14	\$14	\$12	\$11
Commercial real estate					
Residential mortgages					
Retail	117	96	86 \$100	89	80
Total loans	\$134	\$110	\$100	\$101	\$91
Net Charge-off Ratios		0/ 1.55	0/ 1.25	0/ 115	
Commercial	1.61			% 1.16 %	1.16 %
Commercial real estate Residential mortgages					
Retail	3.90	3.27	3.12	3.51	3.34
Total loans	3.30				
	2.50				
	March 31,	December 31,	September 30,	June 30,	March 31,
	2008	2007	2007	2007	2007
Nonperforming Assets					
Nonperforming loans	\$32	\$18	\$22	\$25	\$31
Other nonperforming assets	022	 010	 000	 Фол	021
Total nonperforming assets	\$32	\$18	\$22	\$25	\$31

PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
OTHER INFORMATION					
Total noninterest income					
Retail payment solutions	\$253	\$274	\$242	\$234	\$212
Corporate payment services	169	186	170	162	149
Merchant information systems	276	297	295	293	256
Transaction services	71	69	68	67	63
Total	\$769	\$826	\$775	\$756	\$680
Credit Card Charge Volume (Issuing)					
Retail payment solutions	\$10,146	\$11,152	\$10,434	\$10,358	\$9,302
Corporate payment services	9,181	8,942	9,249	8,710	7,967
Total	\$19,327	\$20,094	\$19,683	\$19,068	\$17,269
Merchant volume (acquiring)	\$64,853	\$62,382	\$63,882	\$62,853	\$57,839
# of merchant transactions	617,053,993	633,399,010	633,473,941	632,835,898	
	, ,	, ,	, ,	, ,	581,005,324
# of merchants	846,108	848,241	845,162	844,357	835,193
# of ATMs driven	35,462	37,468	38,701	39,532	39,893

TREASURY AND CORPORATE SUPPORT

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$29	\$(73)	\$(73)	\$(58)	\$(36)
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services		(4)			
Trust and investment management fees					
Deposit service charges					
Treasury management fees					
Commercial products revenue	(8)		(7)	(2)	(6)
Mortgage banking revenue	(1)	(1)	(1)	(1)	
Investment products fees and commissions					
Securities gains (losses), net	(251)	3	7	2	1
Other	482	30	26	11	15
Total noninterest income	222	28	25	10	10
Total net revenue	251	(45)	(48)	(48)	(26)
Noninterest Expense					
Compensation and employee benefits	265	254	223	233	217
Net occupancy and equipment	28	31	33	30	26
Other intangibles					
Net shared services	(460)	(475)	(442)	(431)	(421)
Other	310	507	372	269	226
Total noninterest expense	143	317	186	101	48
Income before provision and income taxes	108	(362)	(234)	(149)	(74)
Provision for Credit Losses	195	3	1	4	1
Income before income taxes	(87)	(365)	(235)	(153)	(75)
Income taxes and taxable-equivalent adjustment	(109)	(196)	(172)	(147)	(114)
Net income	\$22	\$(169)	\$(63)	\$(6)	\$39
FINANCIAL RATIOS					
Return on average assets	nm	% nm	% nm %	nm %	nm %
Return on average total equity	nm	nm		nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm		nm	nm
Efficiency ratio	nm	nm		nm	nm

TREASURY AND CORPORATE SUPPORT

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,		June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
AVERAGE BALANCE SHEET					
Loans			*	*	
Commercial	\$352	\$121	\$143	\$144	\$138
Commercial real estate	42	43	50	52	52
Residential mortgages	3	3	3 39	4	4
Retail	37 434	38 205	235	40 240	235
Other Earning Assets	45,779	43,744	42,209	41,668	41,939
Total earning assets	46,213	43,949	42,444	41,908	42,174
Non-earning Assets					20
Goodwill Other intensible essets	2	6 8	(1)		28 42
Other intangible assets Other non-earning assets	11,628	10,281	(1) 9,282	10,230	9,744
Total non-earning assets	11,630	10,281	9,282	10,230	9,814
_			51,725		
Total assets	57,843	54,244	51,/25	52,138	51,988
Deposits	225	105	1.40	50	4.4
Noninterest-bearing deposits	325	125	142	52	44
Interest checking	3 63	3 51	3 47	4	3 67
Savings products				49	
Time deposits Total deposits	5,726 6,117	2,493 2,672	1,510 1,702	1,902 2,007	1,340 1,454
•					
Other Interest-bearing Liabilities Other Noninterest-bearing Liabilities	59,425 3,115	58,431 2,399	60,403 1,770	59,425 2,658	54,820 3,011
Total liabilities	68,657	63,502	63,875	64,090	59,285
Shareholders' Equity	1,372	1,413	1,212	1,478	1,723
NET INTEREST SPREADS	·			·	
Total earning assets	nm %	6 nm	% nm %	nm %	nm %
Total assets	nm	nm		nm	nm
Total deposits	nm	nm		nm	nm
Total liabilities	nm	nm		nm	nm
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$	\$	\$	\$	\$
Commercial real estate	Ψ 	Ψ 	Ψ 	1	Ψ
Residential mortgages	3	3	1	4	1
Retail				(1)	
Total loans	\$3	\$3	\$1	\$4	\$1
Net Charge-off Ratios					
Commercial	nm %	6 nm	% nm %	nm %	nm %
Commercial real estate	nm	nm		nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	6 nm	% nm %	nm %	nm %
			September 30,	June 30,	March 31,
	2008	2007	2007	2007	2007
Nonperforming Assets	Φ2	Φ2	Φ2	ФО	Φ2
Nonperforming loans	\$2	\$2	\$2	\$2	\$2
Other nonperforming assets Total nonperforming assets	<u>4</u> \$6	<u> </u>	<u> </u>	<u>1</u> \$3	\$3
Total nonperforming assets	Φυ	Φ3	φ3	φэ	φ3

CONSOLIDATED COMPANY

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$1,830	\$1,763	\$1,685	\$1,650	\$1,666
Noninterest Income					
Credit and debit card revenue	248	285	237	230	206
Corporate payment products revenue	164	166	166	159	147
ATM processing services	84	84	84	82	77
Merchant processing services	271	281	289	286	252
Trust and investment management fees	335	344	331	342	322
Deposit service charges	257	277	276	277	247
Treasury management fees	124	117	118	126	111
Commercial products revenue	112	121	107	105	100
Mortgage banking revenue	105	48	76	68	67
Investment products fees and commissions	36	38	36	38	34
Securities gains (losses), net	(251)	4	7	3	1
Other	559	46	150	169	159
Total noninterest income	2,044	1,811	1,877	1,885	1,723
Total net revenue	3,874	3,574	3,562	3,535	3,389
Noninterest Expense					
Compensation and employee benefits	882	809	775	782	768
Net occupancy and equipment	190	188	189	184	177
Other intangibles	87	93	94	95	94
Net shared services					
Other	637	878	718	609	533
Total noninterest expense	1,796	1,968	1,776	1,670	1,572
Income before provision and income taxes	2,078	1,606	1,786	1,865	1,817
Provision for Credit Losses	485	225	199	191	177
Income before income taxes	1,593	1,381	1,587	1,674	1,640
Income taxes and taxable-equivalent adjustment	503	439	491	518	510
Net income	\$1,090	\$942	\$1,096	\$1,156	\$1,130
Net income applicable to common equity	\$1,078	\$927	\$1,081	\$1,141	\$1,115
FINANCIAL RATIOS					
Return on average assets	1.85	% 1.63	% 1.95 %	2.09 %	2.09 %
Return on average assets Return on average total equity	20.4	17.7	% 1.93 % 21.0	22.2	21.6
Return on average total equity Return on average common equity	21.3	18.3	21.7	23.0	22.4
	3.55	3.51	3.44	23.0 3.44	22.4 3.51
Net interest margin (taxable-equivalent basis)					
Efficiency ratio	43.5	55.1	50.0	47.3	46.4

CONSOLIDATED COMPANY

		,	Three Months Ended		
(Dollars in Millions)	March 31,	December 31,		June 30,	March 31,
(Unaudited)	2008	2007	2007	2007	2007
AVERAGE BALANCE SHEET					
Loans	451 500	* 40. * 27	45.2 00	* 15.105	0.15 , 0.10
Commercial	\$51,709	\$49,627	\$47,390	\$47,197	\$47,019
Commercial real estate	29,536	28,758 22,670	28,462 22,258	28,503 21,831	28,632 21,569
Residential mortgages Retail	22,978 51,009	50,396	49,407	48,122	47,473
Total loans	155,232	151,451	147,517	145,653	144,693
Other Earning Assets	51,782	48,856	47,369	46,648	46,442
Total earning assets	207,014	200,307	194,886	192,301	191,135
Non-earning Assets	207,011	200,307	174,000	1,52,501	171,133
Goodwill	7,664	7,645	7,597	7,589	7,569
Other intangible assets	2,923	3,063	3,218	3,269	3,220
Other non-earning assets	19,074	18,322	17,804	18,863	17,588
Total non-earning assets	29,661	29,030	28,619	29,721	28,377
Total assets	236,675	229,337	223,505	222,022	219,512
Deposits		,	,	,	,
Noninterest-bearing deposits	27,119	26,869	26,947	27,977	27,677
Interest checking	30,303	27,458	26,052	25,858	25,076
Savings products	30,724	31,096	30,301	30,046	31,113
Time deposits	42,712	40,000	35,845	35,094	36,862
Total deposits	130,858	125,423	119,145	118,975	120,728
Other Interest-bearing Liabilities	75,712	74,445	75,607	74,179	69,631
Other Noninterest-bearing Liabilities	8,626	8,325	8,012	7,973	7,943
Total liabilities	215,196	208,193	202,764	201,127	198,302
Shareholders' Equity	21,479	21,144	20,741	20,895	21,210
NET INTEREST SPREADS					
Total earning assets	6.32	% 6.81	% 6.90 %	6.83 %	6.81 %
Total assets	5.54	5.93	6.00	5.92	5.96
Total deposits	(1.86)	(2.29)		(2.24)	(2.27)
Total liabilities	(2.67)	(3.18)	(3.31)	(3.24)	(3.19)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$55	\$36	\$37	\$29	\$35
Commercial real estate	12	10	2	9	1
Residential mortgages	26	17	17	15	12
Retail Total loans	200 \$293	162 \$225	143 \$199	138 \$191	129 \$177
	Ψ2/3	ΨΖΖϽ	ψ1))	Ψ171	Ψ177
Net Charge-off Ratios Commercial	.43	% .29	% .31 %	.25 %	.30 %
Commercial real estate	.16	.14	.03	.13	.01
Residential mortgages	.46	.30	.30	.28	.23
Retail	1.58	1.28	1.15	1.15	1.10
Total loans	.76			.53 %	.50 %
	March 31,		September 30,	June 30,	March 31,
	2008	2007	2007	2007	2007
Nonperforming Assets	* -7 -	* - -	*		
Nonperforming loans	\$680	\$557	\$513	\$449	\$454
Other nonperforming assets	165 \$845	133 \$690	128 \$641	\$565	128 \$582
Total nonperforming assets	\$845	\$090	\$041	\$303	\$382