Supplemental Business Line Schedules 2Q 2007



WHOLESALE BANKING

	Three Months Ended						
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,		
(Unaudited)	2007	2007	2006	2006	2006		
INCOME STATEMENT							
Net Interest Income (taxable-equivalent basis)	\$453	\$453	\$468	\$479	\$485		
Noninterest Income							
Credit and debit card revenue							
Corporate payment products revenue							
ATM processing services							
Merchant processing services							
Trust and investment management fees	2	2	1	2	2		
Deposit service charges							
Treasury management fees	92	79	75	79	83		
Commercial products revenue	101	99	99	96	106		
Mortgage banking revenue							
Investment products fees and commissions							
Securities gains (losses), net			9		2		
Other	43	45	38	43	32		
Total noninterest income	238	225	222	220	225		
Total net revenue	691	678	690	699	710		
Noninterest Expense							
Compensation and employee benefits	70	69	63	61	59		
Net occupancy and equipment	9	9	9	9	9		
Other intangibles	4	4	4	4	4		
Net shared services	133	126	134	132	136		
Other	26	23	24	21	23		
Total noninterest expense	242	231	234	227	231		
Income before provision and income taxes	449	447	456	472	479		
Provision for Credit Losses	12	14	9	2			
Income before income taxes	437	433	447	470	479		
Income taxes and taxable-equivalent adjustment	159	158	163	171	174		
Net income	\$278	\$275	\$284	\$299	\$305		
FINANCIAL RATIOS							
Return on average assets	1.96 %	1.97	% 2.00	% 2.11 %	2.17 %		
Return on average total equity	19.5	19.3	19.5	20.6	21.4		
Net interest margin (taxable-equivalent basis)	3.53	3.54	3.60	3.68	3.80		
Efficiency ratio	35.0	34.1	34.4	32.5	32.6		

WHOLESALE BANKING

Double in Millions Double Double			,	Three Months En	ded	
Name	· ·	June 30,			•	
Loune \$34,40 \$34,60 \$33,938 \$33,744 \$33,208 Commercial estate 16,687 16,820 17,086 17,125 17,344 Residinil mortgages 70 60 57 56 54 Retail 66 65 52 43 38 Total closus 51,233 51,640 51,315 50,968 50,002 Other Farning Assets 51,448 51,895 51,571 51,602 51,000 Codwill 1,329 1		2007	2007	2006	2006	2006
Commercial commercial real estate \$34,410 \$34,695 \$33,918 \$33,744 \$32,66 Commercial real estate 16,687 16,087 17,086 17,125 17,448 Residential mortgages 70 60 57 56 54 Total loans 51,233 51,610 51,315 50,90 50,00 Other Earning Assets 215 255 1,366 654 50,00 Total carning assets 40 1,329 1,329 1,329 1,329 Other intangible assets 40 43 47 51 55 Other non-earning assets 4,022 3,636 3,334 3,334 3,304 Total carning assets 4,022 3,636 3,534 3,504 56,569 Total carning assets 4,022 3,636 3,534 3,504 5,584 Total carning assets 11,112 10,811 11,368 11,294 12,127 Total assets 11,112 10,811 11,368 11,294 12,127						
Commercial real estates 16,687 16,290 17,108 17,125 54,44 Residential mortgages 70 60 57 50,45 38 Total clasmis 51,233 51,640 51,135 50,968 50,702 Other Earning Assets 215 51,851 51,571 51,622 51,000 Total carming Assets 51,488 51,895 51,571 51,622 51,000 Chodwill 1,329 <td>— · · · · · ·</td> <td></td> <td></td> <td></td> <td></td> <td></td>	— · · · · · ·					
Residual mortagese 70 66 55 54 34 38 Total loans 51,233 51,640 51,135 50,068 50,702 Other Earning Assets 51,438 51,839 51,515 51,622 51,060 Total carming assets 51,438 51,839 51,329 1,529						
Retail 66 65 54 43 38 Total loans 51,233 51,640 51,135 50,968 50,702 Other Earning Assets 215 2255 51,571 51,620 51,006 Total carning assets 1,329 1,321 1,329 1,321 1,329 1,321 1,329 1,321 1,329 1,321 1,329 1,322<						
Total loams 51,233 51,640 51,135 50,968 50,702 Other Earning Assets 51,448 51,859 51,871 51,620 51,870 Non-earning Assets 51,448 51,889 1,324 2,321<						
Other Earning Assets 215 255 436 654 50.00 Total carning assets 30.00 30.						
Total earning assets 51,448 51,895 51,571 51,622 51,208 Non-earning Assets 1,329 1,324 2,346 3,344 3,304 3,004 2,208 2,208 2,212 2,513 5,635 5,634 3,344 3,004 2,208 2,208 2,208 2,212 2,714 2,714 2,208 2,212 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,127 1,128 1,129 1,129 1,129						
Non-earning Assets 1	~					
Goodwill Other intangible assets 1,329 (1,329	-	51,448	51,895	51,571	51,622	51,206
Other intangible assets 40 43 47 51 58 Other non-earning assets 4,052 3,466 3,346 3,346 3,347 3,004 Total non-earning assets 5,6491 4,838 4,722 4,714 5,288 Total assets 56,869 56,733 56,293 56,337 56,494 Possits 3,814 4,504 4,102 3,737 3,175 Bridge of Schild and Schi	e					
Other non-earning assets 4,052 3,346 3,346 3,334 3,734 5,288 Total non-earning assets 5,680 5,633 56,23 56,336 56,336 56,348 Total assets 56,869 5,673 56,232 5,636 4,818 Noninterest-bearing deposits 11,112 10,811 11,368 11,294 12,127 Savings products 5,054 5,731 5,615 5,479 5,572 Time deposits 9,392 11,744 1,047 1,006 33,132 Total deposits 7,691 7,422 7,416 6,877 6,476 Other Interest-bearing Liabilities 39,075 41,266 41,615 40,563 41,744 Total deposits 39,075 41,266 41,615 40,563 41,744 Total carring tasetis 2,00 5,792 5,771 5,772 5,729 Total deposits 2,0 1,9 1,9 9,0 2,0 2,15 Total deposits						
Total non-earning assets 5,421 4,838 4,722 4,714 5,288 Total assets 56,869 56,733 56,293 36,336 56,494 Deposits 11,112 10,811 11,368 11,294 12,127 Interest checking 4,819 4,504 4,102 3,737 3,175 Savings products 5,054 5,731 5,165 5,479 5,572 Time deposits 9,392 11,754 12,047 12,069 13,254 Total deposits 7,691 7,422 7,416 6,877 6,476 Other Interest-bearing Liabilities 7,691 1,042 1,067 1,107 1,140 Other Noninterest-bearing Liabilities 1,007 1,044 1,067 1,072 5,729 Other Interest-bearing Liabilities 7,691 5,792 5,771 5,720 5,729 Other Interest-bearing Liabilities 7,601 41,615 40,563 41,744 Data Liabilities 2,720 5,729 5,771 5,720			_			
Total assets						
Deposits Nominterest-bearing deposits 11,112 10,811 11,368 11,294 12,127 Interest checking 4,819 4,504 4,102 3,737 3,175 Savings products 5,054 5,731 5,615 5,479 5,572 Time deposits 30,377 32,800 31,312 2,569 13,254 Other Interest-bearing Liabilities 7,691 7,422 7,416 6,877 6,476 Other Nominterest-bearing Liabilities 3,907 1,044 1,067 1,107 1,140 Total labilities 3,907 5,720 5,792 5,711 5,720 5,722 National Section of Section Sec	Total non-earning assets					
Nominterest-bearing deposits 11,112 10,811 11,368 11,294 12,127 Interest checking 4,819 4,504 4,102 3,737 3,175 Savings products 5,054 5,731 5,615 5,479 5,522 Time deposits 9,392 11,754 12,047 12,069 31,284 Other Interest-bearing Liabilities 7,691 7,422 7,416 6,877 6,476 Other Noninterest-bearing Liabilities 1,007 1,044 1,067 1,107 1,140 Total liabilities 5,720 5,792 5,771 5,722 5,729 National Liabilities 39,075 41,266 41,615 40,563 41,744 National Liabilities 39,075 41,266 41,615 40,563 41,744 National Liabilities 39,075 41,264 1,615 40,563 41,744 National Liabilities 20,07 1,915 5,722 2,15 1,64 1,64 1,64 1,48	Total assets	56,869	56,733	56,293	56,336	56,494
Interest checking Savings products 4,819	Deposits					
Savings products 5,054 5,731 5,615 5,479 1,521 Time deposits 9,392 11,754 12,047 12,069 13,234 Other Interest-bearing Liabilities 7,691 7,422 7,416 6,877 6,476 Other Noninterest-bearing Liabilities 1,007 1,044 1,067 1,107 1,140 Total liabilities 39,075 41,266 41,615 40,563 41,744 Shareholders' Equity 5,720 5,792 5,771 5,727 5,727 Total liabilities 2,00 1,915 1,105 4,0563 41,744 Total assets 2,00 1,915 1,916 9 2,07 7,772 1,772	Noninterest-bearing deposits	11,112	10,811	11,368	11,294	12,127
Time deposits 9,392 11,754 12,047 12,069 13,254 Total deposits 30,377 32,800 33,132 32,579 34,128 Other Interest-bearing Liabilities 7,691 7,422 7,416 6,877 6,476 Other Nominterest-bearing Liabilities 39,075 41,266 41,615 40,563 41,744 Total liabilities 39,075 41,266 41,615 40,563 41,744 Total carning assets 2.00 % 1,95 % 1,96 % 2,02 % 2,15 7 Total carning assets 2.00 % 1,95 % 1,96 % 2,02 % 1,64 1 1 1,75 1,64 1 1 1,75 1,64 1 1 1,75 1,64 1 1 1,75 1,64 1 1 1,75 1,64 1 1 1,75 1,16 1 1,75 1,16 1 1,75 1,16 1 1,75 1,16 1 1,75 1,16 1 1,75	Interest checking	4,819	4,504	4,102	3,737	3,175
Total deposits 30,377 32,800 33,132 32,579 34,128 Other Interest-bearing Liabilities 7,691 7,422 7,416 6,877 6,476 Other Noninterest-bearing Liabilities 39,075 41,266 41,615 40,563 41,44 Shareholder's Equity 5,720 5,720 5,721 5,727 5,722 5,721 5,722 5,721 5,722 5,721 5,722 5,722 5,722 5,722 5,722 5,722 5,722 5,722 5,722 5,722 5,722 <td>Savings products</td> <td>5,054</td> <td>5,731</td> <td>5,615</td> <td>5,479</td> <td>5,572</td>	Savings products	5,054	5,731	5,615	5,479	5,572
Other Interest-bearing Liabilities 7,691 7,422 7,416 6,877 6,476 Other Noninterest-bearing Liabilities 1,007 1,044 1,067 1,107 1,140 Total liabilities 39,075 41,266 41,615 40,563 41,744 Shareholder's Equity 5,729 5,792 5,772 5,729 Total labilities 2,00 % 1,95 % 1,96 % 2,02 % 2,15 % 2,15 % 1,64 Total carning assets 2,00 % 1,95 % 1,96 % 2,02 % 2,15 % 1,64 %	•					
Other Noninterest-bearing Liabilities 1,007 1,044 1,067 1,107 1,140 Total liabilities 39,075 41,266 41,615 40,563 41,744 Shareholders' Equity 5,720 5,792 5,771 5,772 5,729 NET NITEREST SPREADS Total aeming assets 2,00 % 1,155 1,166 4 6 1,168 1,157 1,64	Total deposits	30,377	32,800	33,132	32,579	34,128
Total liabilities 39,075 41,266 41,615 40,563 41,744 Shareholders' Equity 5,720 2,120 2,121 2,121 2,121 3,120 2,121 3,120 2,121 3,120 2,121 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120 3,120	Other Interest-bearing Liabilities	7,691	7,422	7,416	6,877	6,476
Shareholders' Equity S,720 S,792 S,771 S,772 S,729 S,771 S,729 S,729 S,721 S,729 S,72	Other Noninterest-bearing Liabilities	1,007	1,044	1,067	1,107	1,140
NET INTEREST SPREADS	Total liabilities	39,075	41,266	41,615	40,563	41,744
Total earning assets	Shareholders' Equity	5,720	5,792	5,771	5,772	5,729
Total assets 1.46 1.48 1.51 1.57 1.64 Total deposits 2.31 2.14 2.18 2.22 2.15 Total liabilities 2.03 1.94 1.96 2.01 1.98 CREDIT QUALITY Net Charge-offs Commercial \$5 \$13 \$10 \$2 \$4 Commercial estate 7 1 (1) (4) Residential mortgages	NET INTEREST SPREADS					
Total assets 1.46 1.48 1.51 1.57 1.64 Total deposits 2.31 2.14 2.18 2.22 2.15 Total liabilities 2.03 1.94 1.96 2.01 1.98 CREDIT QUALITY Net Charge-offs Commercial \$5 \$13 \$10 \$2 \$4 Commercial real estate 7 1 (1) (4) Residential mortgages Retail -	Total earning assets	2.00 %	1.95	% 1.96	% 2.02	% 2.15 %
Total liabilities 2.03 1.94 1.96 2.01 1.98 CREDIT QUALITY	Total assets	1.46	1.48	1.51	1.57	1.64
CREDIT QUALITY Net Charge-offs S \$13 \$10 \$2 \$4 Commercial real estate 7 1 (1) (4) Residential mortgages	Total deposits	2.31	2.14	2.18	2.22	2.15
Net Charge-offs Commercial \$5 \$13 \$10 \$2 \$4 Commercial real estate 7 1 (1) (4) Residential mortgages	Total liabilities	2.03	1.94	1.96	2.01	1.98
Commercial \$5 \$13 \$10 \$2 \$4 Commercial real estate 7 1 (1) (4) Residential mortgages	CREDIT QUALITY					
Commercial \$5 \$13 \$10 \$2 \$4 Commercial real estate 7 1 (1) (4) Residential mortgages	Net Charge-offs					
Residential mortgages		\$5	\$13	\$10	\$2	\$4
Retail <th< td=""><td>Commercial real estate</td><td>7</td><td>1</td><td>(1)</td><td></td><td>(4)</td></th<>	Commercial real estate	7	1	(1)		(4)
Retail <th< td=""><td>Residential mortgages</td><td></td><td></td><td></td><td></td><td></td></th<>	Residential mortgages					
Net Charge-off Ratios Commercial .06 % .15 % .12 % .02 % .05 % Commercial real estate .17 .02 (.02) (.09) Residential mortgages						
Commercial .06 % .15 % .12 % .02 % .05 % Commercial real estate .17 .02 .02 .02 .02 .02 .02 .02 .00 .00 .00	Total loans	\$12	\$14	\$9	\$2	
Commercial .06 % .15 % .12 % .02 % .05 % Commercial real estate .17 .02 .02 .02 .02 .02 .02 .02 .00 .00 .00	Net Charge-off Ratios					
Residential mortgages </td <td>9</td> <td>.06 %</td> <td>.15</td> <td>% .12</td> <td>% .02</td> <td>% .05 %</td>	9	.06 %	.15	% .12	% .02	% .05 %
Retail <th< td=""><td>Commercial real estate</td><td>.17</td><td>.02</td><td>(.02)</td><td></td><td>(.09)</td></th<>	Commercial real estate	.17	.02	(.02)		(.09)
Total loans .09 % .11 % .07 % .02 % % June 30, 2007 March 31, 2007 December 31, 2006 September 30, 2006 June 30, 2006 Nonperforming Assets September 31, 2006 September 30, 2006 September 30, 2006 September 30, 2006 Nonperforming Ioans September 31, 2007 September 30, 2006 September 30, 2006 September 30, 2006 Other nonperforming assets September 31, 2007 September 30, 2006 September 30, 2006 September 30, 2006	Residential mortgages					
June 30, 2007 March 31, December 31, September 30, 2006 June 30, 2006 Nonperforming Assets Value 30, 2007 Value 30, 2006 Value 30, 2006 Nonperforming loans \$223 \$215 \$222 \$195 \$198 Other nonperforming assets 7 11 19 18 20	Retail					
Nonperforming Assets \$223 \$215 \$222 \$195 \$198 Other nonperforming assets 7 11 19 18 20	Total loans	.09 %	.11	% .07	% .02	% %
Nonperforming Assets \$223 \$215 \$222 \$195 \$198 Other nonperforming assets 7 11 19 18 20		June 30.	March 31.	December 31.	September 30.	June 30.
Nonperforming Assets \$223 \$215 \$222 \$195 \$198 Other nonperforming assets 7 11 19 18 20					•	
Other nonperforming assets 7 11 19 18 20			<u> </u>			
	•	\$223	\$215	\$222	\$195	\$198
Total nonperforming assets \$230 \$226 \$241 \$213 \$218						
	Total nonperforming assets	\$230	\$226	\$241	\$213	\$218

WHOLESALE BANKING

	Three Months Ended							
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,			
(Unaudited)	2007	2007	2006	2006	2006			
OTHER INFORMATION								
Average Loan Balances								
Middle market	\$9,659	\$9,910	\$9,953	\$10,034	\$10,070			
Commercial real estate division	14,428	14,447	14,240	14,203	14,058			
Equipment finance	3,407	3,378	3,299	3,308	3,283			
Specialized industries	2,716	2,733	2,484	2,528	2,614			
National corporate	5,180	5,384	5,361	5,267	5,131			
Asset based lending	1,345	1,359	1,386	1,344	1,339			
Correspondent banking	1,145	1,197	1,209	1,257	1,203			
Business Equipment Finance Group	3,413	3,277	3,146	3,021	2,894			
SBA Division	1,283	1,280	1,287	1,288	1,280			
Other	8,657	8,675	8,770	8,718	8,830			
Total loans	\$51,233	\$51,640	\$51,135	\$50,968	\$50,702			
Commercial	\$28,842	\$29,226	\$28,624	\$28,537	\$28,146			
Lease financing	5,568	5,469	5,314	5,207	5,120			
Total commercial	\$34,410	\$34,695	\$33,938	\$33,744	\$33,266			
Net Charge-off Ratios								
Commercial	(.04) %	.15	% .06	%	% (.03) %			
Lease financing	.58	.15	.45	.15	.47			
Total commercial	.06 %	.15	% .12	% .02	% .05 %			

	Three Months Ended					
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,	
(Unaudited)	2007	2007	2006	2006	2006	
INCOME STATEMENT						
Net Interest Income (taxable-equivalent basis)	\$968	\$962	\$982	\$983	\$967	
Noninterest Income						
Credit and debit card revenue	1	1		1	1	
Corporate payment products revenue						
ATM processing services	14	14	14	15	14	
Merchant processing services						
Trust and investment management fees		1	1	1	1	
Deposit service charges	271	242	258	267	263	
Treasury management fees	31	30	29	30	31	
Commercial products revenue	5	6	5	6	5	
Mortgage banking revenue	69	67	26	69	76	
Investment products fees and commissions	9	8	9	8	10	
Securities gains (losses), net						
Other	72	61	51	60	65	
Total noninterest income	472	430	393	457	466	
Total net revenue	1,440	1,392	1,375	1,440	1,433	
Noninterest Expense						
Compensation and employee benefits	261	263	239	249	245	
Net occupancy and equipment	98	96	93	95	94	
Other intangibles	13	14	12	12	12	
Net shared services	165	171	196	179	170	
Other	109	95	104	102	90	
Total noninterest expense	646	639	644	637	611	
Income before provision and income taxes	794	753	731	803	822	
Provision for Credit Losses	77	69	73	58	55	
Income before income taxes	717	684	658	745	767	
Income taxes and taxable-equivalent adjustment	261	249	239	271	279	
Net income	\$456	\$435	\$419	\$474	\$488	
FINANCIAL RATIOS						
Return on average assets	2.15 %	2.10	% 1.99	% 2.29 %	2.42 %	
Return on average total equity	28.8	27.4	25.7	29.0	30.6	
Net interest margin (taxable-equivalent basis)	4.93	5.02	5.05	5.13	5.19	
Efficiency ratio	44.9	45.9	46.8	44.2	42.6	

		,	Three Months E	nded	
(Dollars in Millions)	June 30,	March 31,		September 30,	June 30,
(Unaudited)	2007	2007	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$6,492	\$6,384	\$6,326	\$6,447	\$6,386
Commercial real estate	11,079	11,069	11,082	10,809	10,686
Residential mortgages	21,300	21,042	20,702	20,592	20,363 33,618
Retail	35,514 74,385	35,311 73,806	35,021 73,131	34,182 72,030	71,053
					*
Other Earning Assets Total earning assets	4,419 78,804	3,873 77,679	4,061 77,192	4,007 76,037	3,654 74,707
_	70,004	11,019	77,192	70,037	74,707
Non-earning Assets Goodwill	2.210	2.206	2 101	2 121	2 100
Other intangible assets	2,218 1,682	2,206 1,597	2,181 1,521	2,131 1,490	2,108 1,453
Other non-earning assets	2,466	2,483	2,552	2,492	2,509
Total non-earning assets	6,366	6,286	6,254	6,113	6,070
Total assets	85,170	83,965	83,446	82,150	80,777
-	05,170	03,903	03,440	02,130	00,777
Deposits Noninterest hasning deposits	10 175	12 115	12 677	12 622	12 672
Noninterest-bearing deposits Interest checking	12,175 17,988	12,115 17,802	12,677 17,502	12,623 17,437	12,672 17,768
Savings products	19,671	17,802	20,287	20,591	21,365
Time deposits	20,094	19,899	19,245	18,791	18,483
Total deposits	69,928	69,621	69,711	69,442	70,288
Other Interest-bearing Liabilities	2,340	2,268	2,284	1,892	1,632
Other Noninterest-bearing Liabilities	2,240	2,207	2,125	2,097	1,963
Total liabilities	74,508	74,096	74,120	73,431	73,883
Shareholders' Equity	6,353	6,429	6,474	6,489	6,393
NET INTEREST SPREADS					_
Total earning assets	2.00 %	2.04	% 2.05	% 2.02	% 2.03 %
Total assets	1.63	1.66	1.67	1.65	1.66
Total deposits	3.24	3.27	3.24	3.33	3.28
Total liabilities	3.11	3.14	3.12	3.21	3.17
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$13	\$10	\$10	\$9	\$7
Commercial real estate	1		3		3
Residential mortgages	14	11	11	10	9
Retail	49	48	49	39	36
Total loans	\$77	\$69	\$73	\$58	\$55
Net Charge-off Ratios					
Commercial	.80 %	.64	% .63	% .55	% .44 %
Commercial real estate	.04		.11		.11
Residential mortgages	.26	.21	.21	.19	.18
Retail	.55	.55	.56	.45	.43
Total loans	.42 %	.38	% .40	% .32	% .31 %
	June 30,	March 31,	December 31	September 30,	June 30,
	2007	2007	2006	2006	2006
Nonperforming Assets					
Nonperforming loans	\$192	\$196	\$187	\$222	\$195
Other nonperforming assets	108	116	96	83	80
Total nonperforming assets	\$300	\$312	\$283	\$305	\$275

Dune 30, March 31, December 31, September 30, 2006 20			-	Three Months E	nded	
OTHER INFORMATION Retail Loan Information Average Balances Feetail leasing \$6,663 \$6,845 \$7,016 \$7,069 \$7,115 Home equity and second mortgages 14,361 14,153 14,002 13,734 13,584 Other retail 14,490 14,313 14,003 13,379 12,919 Total retail \$35,514 \$35,311 \$35,021 \$34,182 \$33,618 Home equity first lien* \$5,572 \$5,621 \$5,635 \$5,762 \$5,818 Home equity loans 3,983 3,878 3,772 3,742 3,587 Home equity loans 10,378 10,275 10,230 9,992 9,997 Total mequity \$19,933 \$19,774 \$19,402 \$19,402 Net Charge-off Ratios Retail leasing 24 1.8 2.8 1.7 % 1.1 % Retail leasing 2.4 1.8 2.8 9 1.7 .05 .05 \$0 .1	(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,
Retail Loan Information Average Balances Retail leasing \$6,663 \$6,845 \$7,016 \$7,069 \$7,115 Home equity and second mortgages 14,361 14,153 14,002 13,734 13,584 Other retail 14,490 14,313 14,003 13,379 12,919 Total retail \$35,514 \$35,511 \$35,021 \$34,182 \$33,618 Home equity first lien* \$5,572 \$5,621 \$5,635 \$5,762 \$5,818 Home equity lons 3,983 3,878 3,772 3,742 3,587 Home equity lines 10,378 10,275 10,230 9,992 9,997 Total home equity and second mortgages 4 1,18 \$19,637 \$19,495 \$19,402 Net Charge-off Ration Retail leasing 2.4 \$1.18 \$2.8 \$1,71 \$6 \$1.91 Home equity and second mortgages 4.7 4.3 3.4 .35 3.8 Other retail 7.8	(Unaudited)	2007	2007	2006	2006	2006
Average Balances Retail leasing \$6,663 \$6,845 \$7,016 \$7,105 \$7,115 Home equity and second mortgages 14,361 14,153 14,002 13,734 13,584 Other retail 14,490 14,313 14,003 13,379 12,919 Total retail \$35,514 \$35,311 \$35,021 \$34,182 \$33,618 Home equity first lien* \$5,572 \$5,621 \$5,635 \$5,722 \$5,818 Home equity loans 3,983 3,878 3,772 3,742 3,587 Home equity lines 10,378 10,275 10,230 9,992 9,997 Total home equity \$19,933 \$19,774 \$19,637 \$19,495 \$19,492 Net Charge-off Ratios Retail leasing 24 % 1.8 % 2.8 % 1.7 % 1.1 % Net Charge-off Ratios Retail leasing 2.4 % 1.8 % 2.8 % 1.7 % 1.1<	OTHER INFORMATION					_
Retail leasing	Retail Loan Information					
Home equity and second mortgages 14,361 14,153 14,002 13,734 13,584 14,400 14,313 14,003 13,379 12,919 10 13,374 13,584 13,584 13,584 13,584 13,584 13,584 13,584 13,384	Average Balances					
Other retail 14,490 14,313 14,003 13,379 12,919 Total retail \$35,514 \$35,311 \$35,021 \$34,182 \$33,618 Home equity first lien* \$5,572 \$5,621 \$5,635 \$5,762 \$5,818 Home equity loans 3,983 3,878 3,772 3,742 3,587 Home equity lines 10,378 10,275 10,230 9,992 9,997 Total home equity \$19,933 \$19,74 \$19,637 \$19,496 \$19,402 Net Charge-off Ratios Retail leasing 2,4 % 1,18 % 2,28 % 1,7 % 1,11 % Home equity and second mortgages 4,7 4,3 3,34 3,35 3,38 Other retail 5,5 % 5,5 % 5,5 % 5,5 % 3,5 % 3,88 Other retail 5,5 % 5,5 % 5,5 % 5,5 % 3,5 % 3,88 Other retail 5,5 % 5,5 % 5,5 % 5,5 % 5,5 % 3,5 % 3,4 % 3,4 %	Retail leasing	\$6,663	\$6,845	\$7,016	\$7,069	\$7,115
Total retail \$35,514 \$35,311 \$35,021 \$34,182 \$33,618 Home equity first lien* \$5,572 \$5,621 \$5,635 \$5,762 \$5,818 Home equity lines 10,378 10,275 10,230 9,992 9,997 Total home equity \$19,933 \$19,774 \$19,637 \$19,466 \$19,402 Net Charge-off Ratios Retail leasing 2.24 8 1.18 9.28 1.17 6.5 Home equity and second mortgages 4.7 4.3 3.4 3.5 3.8 Other retail 7.8 8.8 9.1 7.1 6.5 Total retail 5.5 5.5 5.5 6 4.5 4.8 # of traditional branches 1,986 1,990 1,968 1,972 1,946 # of instore branches 513 508 504 490 488 Total # of branches 2,499 2,498 2,472 2,462 2,434 # of U.S. Bank ATMs 4,867 <	Home equity and second mortgages	14,361	14,153	14,002	13,734	13,584
Home equity first lien*	Other retail	14,490	14,313	14,003	13,379	12,919
Home equity loans 3,983 3,878 3,772 3,742 3,587 Home equity lines 10,378 10,275 10,230 9,992 9,997 7 total home equity 1,100 1,1	Total retail	\$35,514	\$35,311	\$35,021	\$34,182	\$33,618
Home equity lines 10,378 10,275 10,230 9,992 9,997 70tal home equity \$19,933 \$19,774 \$19,637 \$19,496 \$19,402 \$19,605 \$19,402 \$19,605 \$19,405 \$11,405 \$	Home equity first lien*	\$5,572	\$5,621	\$5,635	\$5,762	\$5,818
Total home equity \$19,933 \$19,774 \$19,637 \$19,496 \$19,402 Net Charge-off Ratios Retail leasing .24 % .18 % .28 % .17 % .11 % Home equity and second mortgages .47 .43 .34 .35 .38 Other retail .78 .85 .91 .71 .65 Total retail .55 % .55 % .56 % .43 % # of traditional branches 1,986 1,990 1,968 1,972 1,946 4 <td>Home equity loans</td> <td>3,983</td> <td>3,878</td> <td>3,772</td> <td>3,742</td> <td>3,587</td>	Home equity loans	3,983	3,878	3,772	3,742	3,587
Net Charge-off Ratios Retail leasing 2.24 % 1.18 % 2.8 % 1.7 % 1.11 % 1.11 % Home equity and second mortgages 4.47 4.3 3 3.4 3.5 3.5 3.8	Home equity lines	10,378	10,275	10,230	9,992	9,997
Retail leasing .24 % .18 % .28 % .17 % .11 % Home equity and second mortgages .47 .43 .34 .35 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .	Total home equity	\$19,933	\$19,774	\$19,637	\$19,496	\$19,402
Retail leasing .24 % .18 % .28 % .17 % .11 % Home equity and second mortgages .47 .43 .34 .35 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .38 .34 .35 .38 .	Net Charge-off Ratios					
Home equity and second mortgages 47 43 34 35 38 Other retail 78 85 91 71 65 Total retail 55 55 55 6 56 45 6 43 6 # of traditional branches 1,986 1,990 1,968 1,972 1,946 488 1,972 1,946 488 1,972 1,946 488 1,972 1,946 488 1,972 2,434 488 1,972 2,434 488 1,972 2,434 488 1,972 2,434 488 1,972 2,434 488 1,972 2,434 488 1,972 2,434 4,867 4,837 4,841 4,943 4,966 </td <td>-</td> <td>.24 %</td> <td>.18</td> <td>% .28</td> <td>% .17</td> <td>% .11 %</td>	-	.24 %	.18	% .28	% .17	% .11 %
Other retail .78 .85 .91 .71 .65 Total retail .55 % .55 % .56 % .43 % # of traditional branches 1,986 1,990 1,968 1,972 1,946 # of instore branches 513 508 504 490 488 Total # of branches 2,499 2,498 2,472 2,462 2,434 # of U.S. Bank ATMs 4,867 4,837 4,841 4,943 4,966 Debit card transaction volume \$8,155 \$7,570 \$7,567 \$7,113 \$7,141 Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume	S .	.47	.43	.34		
Total retail .55 % .55 % .56 % .45 % .43 % # of traditional branches 1,986 1,990 1,968 1,972 1,946 # of instore branches 513 508 504 490 488 Total # of branches 2,499 2,498 2,472 2,462 2,434 # of U.S. Bank ATMs 4,867 4,837 4,841 4,943 4,966 Debit card transaction volume \$8,155 \$7,570 \$7,567 \$7,113 \$7,141 Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 </td <td></td> <td>.78</td> <td>.85</td> <td>.91</td> <td>.71</td> <td>.65</td>		.78	.85	.91	.71	.65
# of instore branches Total # of branches Total # of branches 513 508 504 490 488 2,499 2,498 2,472 2,462 2,434 # of U.S. Bank ATMs 4,867 4,837 4,841 4,943 4,966 Debit card transaction volume \$8,155 \$7,570 \$7,567 \$7,113 \$7,141 Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume \$2,004 \$1,787 \$1,836 \$1,975 \$1,885 Finance company production volume \$1,156 \$1,257 \$1,162 \$1,022 \$1,114 Direct branch loan/line production volume \$2,603 \$2,259 \$2,357 \$2,129 \$2,764	Total retail	.55 %			% .45	
# of instore branches Total # of branches Total # of branches 513 508 504 490 488 2,499 2,498 2,472 2,462 2,434 # of U.S. Bank ATMs 4,867 4,837 4,841 4,943 4,966 Debit card transaction volume \$8,155 \$7,570 \$7,567 \$7,113 \$7,141 Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume \$2,004 \$1,787 \$1,836 \$1,975 \$1,885 Finance company production volume \$1,156 \$1,257 \$1,162 \$1,022 \$1,114 Direct branch loan/line production volume \$2,603 \$2,259 \$2,357 \$2,129 \$2,764	# of traditional branches	1 086	1 000	1 068	1 072	1 946
Total # of branches 2,499 2,498 2,472 2,462 2,434 # of U.S. Bank ATMs 4,867 4,837 4,841 4,943 4,966 Debit card transaction volume \$8,155 \$7,570 \$7,567 \$7,113 \$7,141 Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764		,			,	
# of U.S. Bank ATMs 4,867 4,837 4,841 4,943 4,966 Debit card transaction volume \$8,155 \$7,570 \$7,567 \$7,113 \$7,141 Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume \$2,004 \$1,787 \$1,836 \$1,975 \$1,885 Finance company production volume \$1,156 \$1,257 \$1,162 \$1,022 \$1,114 Direct branch loan/line production volume \$2,603 \$2,259 \$2,357 \$2,129 \$2,764						
Debit card transaction volume \$8,155 \$7,570 \$7,567 \$7,113 \$7,141 Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764	Total # of orangees	2,199	2,170	2,172	2,102	2,131
Mortgage production volume \$7,022 \$5,034 \$5,837 \$5,855 \$6,006 Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764	# of U.S. Bank ATMs	4,867	4,837	4,841	4,943	4,966
Mortgages serviced for others \$89,745 \$87,004 \$82,892 \$79,233 \$76,375 Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764	Debit card transaction volume	\$8,155	\$7,570	\$7,567	\$7,113	\$7,141
Student loan production volume \$142 \$553 \$273 \$500 \$179 Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764	Mortgage production volume	\$7,022	\$5,034	\$5,837	\$5,855	\$6,006
Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764		\$89,745	\$87,004	\$82,892	\$79,233	\$76,375
Indirect loan/lease production volume 2,004 1,787 1,836 1,975 1,885 Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764	Student loan production volume	\$142	\$553	\$273	\$500	\$179
Finance company production volume 1,156 1,257 1,162 1,022 1,114 Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764		2,004			1,975	1,885
Direct branch loan/line production volume 2,603 2,259 2,357 2,129 2,764			1,257			
		2,603				
		\$5,905	\$5,856		\$5,626	\$5,942

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

(Dollars in Millions, Unaudited)

				Retail Banking		Mortgage Banking		
				Percent	Percent	Percent	Percent	
				Change	Change	Change	Change	
Three Months Ended	Retail	Mortgage	Total	2Q07 vs	2Q07 vs	2Q07 vs	2Q07 vs	
June 30, 2007	Banking	Banking	Consumer	2Q06	1Q07	2Q06	1Q07	
Net interest income (taxable-equivalent basis)	\$951	\$17	\$968	.4 %	.4 %	(15.0) %	13.3 %	
Noninterest income	398	74	472	1.8	10.6	(1.3)	5.7	
Securities gains (losses), net								
Total net revenue	1,349	91	1,440	.8	3.2	(4.2)	7.1	
Noninterest expense	431	37	468	9.1	2.9	8.8	5.7	
Net shared services	155	10	165	(3.7)	(3.7)	11.1		
Other intangibles	13		13	8.3	(7.1)			
Total noninterest expense	599	47	646	5.5	.8	9.3	4.4	
Income before provision and income taxes	750	44	794	(2.6)	5.2	(15.4)	10.0	
Provision for credit losses	77		77	40.0	11.6			
Income before income taxes	673	44	717	(5.9)	4.5	(15.4)	10.0	
Income taxes and taxable-equivalent adjustment	245	16	261	(5.8)	4.7	(15.8)	6.7	
Net income	\$428	\$28	\$456	(5.9) %	4.4 %	(15.2) %	12.0 %	

				Retail Percent	Mortgage Percent
Six Months Ended	Retail	Mortgage	Total	Change	Change
June 30, 2007	Banking	Banking	Consumer		2007 vs 2006
Net interest income (taxable-equivalent basis)	\$1,898	\$32	\$1,930	1.4	% (23.8) %
Noninterest income	758	144	902	1.2	44.0
Securities gains (losses), net					
Total net revenue	2,656	176	2,832	1.3	23.9
Noninterest expense	850	72	922	8.3	10.8
Net shared services	316	20	336	(5.7)	5.3
Other intangibles	27		27	8.0	
Total noninterest expense	1,193	92	1,285	4.2	9.5
Income before provision and income taxes	1,463	84	1,547	(.9)	44.8
Provision for credit losses	146		146	24.8	
Income before income taxes	1,317	84	1,401	(3.1)	44.8
Income taxes and taxable-equivalent adjustment	479	31	510	(3.2)	47.6
Net income	\$838	\$53	\$891	(3.0)	% 43.2 %
<u> </u>	•				

WEALTH MANAGEMENT

		nded			
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,
(Unaudited)	2007	2007	2006	2006	2006
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$120	\$121	\$126	\$128	\$128
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services					
Trust and investment management fees	340	319	317	302	311
Deposit service charges	1	1	1	1	1
Treasury management fees	3	2	3	2	2
Commercial products revenue	1		1		
Mortgage banking revenue					
Investment products fees and commissions	29	26	27	26	32
Securities gains (losses), net					
Other	29	26	24	23	23
Total noninterest income	403	374	373	354	369
Total net revenue	523	495	499	482	497
Noninterest Expense					
Compensation and employee benefits	121	123	114	114	121
Net occupancy and equipment	14	14	15	15	15
Other intangibles	23	23	24	20	22
Net shared services	49	48	49	51	47
Other	50	47	49	50	55
Total noninterest expense	257	255	251	250	260
Income before provision and income taxes	266	240	248	232	237
Provision for Credit Losses			1		2
Income before income taxes	266	240	247	232	235
Income taxes and taxable-equivalent adjustment	97	87	90	84	86
Net income	\$169	\$153	\$157	\$148	\$149
FINANCIAL RATIOS					
Return on average assets	8.44 %	7.73	% 7.50	% 7.49 %	7.93 %
Return on average total equity	27.4	24.8	25.4	25.1	25.6
Net interest margin (taxable-equivalent basis)	8.58	8.82	8.43	9.12	9.81
Efficiency ratio	49.1	51.5	50.3	51.9	52.3

WEALTH MANAGEMENT

		,	Three Months E	nded	
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,
(Unaudited)	2007	2007	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$1,991	\$1,968	\$2,241	\$1,867	\$1,539
Commercial real estate	672	678	690	704	702
Residential mortgages	457	463	472	465	447
Retail Total loans	2,335 5,455	2,344 5,453	2,409 5,812	2,410 5,446	2,425 5,113
Other Earning Assets	158	112	116	120	122
Total earning assets	5,613	5,565	5,928	5,566	5,235
Non-earning Assets	1.552	1.550	1.466	1 270	1.270
Goodwill Other interprible assets	1,553	1,550	1,466 467	1,379	1,378
Other intangible assets Other non-earning assets	425 436	450 457	443	452 447	473 447
Total non-earning assets	2,414	2,457	2,376	2,278	2,298
			-		
Total assets	8,027	8,022	8,304	7,844	7,533
Deposits	4.270	4.05.4	4.504	4.020	2.602
Noninterest-bearing deposits	4,270	4,254	4,594	4,028	3,682
Interest checking	3,047 5,251	2,767	2,523	2,418	2,387
Savings products	5,251 3,703	5,490 3,867	5,658 3,448	5,597 3,242	5,702
Time deposits Total deposits	16,271	16,378	16,223	15,285	2,859 14,630
_					
Other Interest-bearing Liabilities Other Noninterest-bearing Liabilities	3,781 250	4,274 243	4,540 245	4,536 240	4,145 219
Total liabilities	20,302	20,895	21,008	20,061	18,994
Shareholders' Equity	2,475	2,497	2,455	2,343	2,339
NET INTEREST SPREADS	<u> </u>	,	,	,	,
Total earning assets	1.21 %	1.31	% 1.07	% 1.43	% 1.99 %
Total assets	.30	.30	.19	.46	.80
Total deposits	2.47	2.50	2.62	2.70	2.71
Total liabilities	2.07	2.02	2.10	2.14	2.15
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$(1)	\$	\$	\$	\$
Commercial real estate	1	Ψ 	Ψ 	Ψ 	Ψ
Residential mortgages					
Retail			1		2
Total loans	\$	\$	\$1	\$	\$2
Net Charge-off Ratios	·				
Commercial	(.20) %		%	%	% %
Commercial real estate	.60				
Residential mortgages					
Retail			.16		.33
Total loans	%		% .07	%	% .16 %
	June 30,	March 31,	December 31	September 30,	June 30,
	2007	2007	2006	2006	2006
Nonperforming Assets					
Nonperforming loans	\$7	\$10	\$10	\$11	\$9
Other nonperforming assets	 *-	***	**-		
Total nonperforming assets	\$7	\$10	\$10	\$11	\$9

WEALTH MANAGEMENT

	Three Months Ended						
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,		
(Unaudited)	2007	2007	2006	2006	2006		
OTHER INFORMATION							
Trust and Investment Management Fees							
Private client	\$125	\$109	\$106	\$102	\$114		
FAF Advisors	45	44	44	44	44		
Institutional trust & custody	34	33	37	40	41		
Corporate trust	86	87	87	77	74		
Fund services	46	44	42	39	38		
Investment & insurance	2	2					
Other	2		1				
Total	\$340	\$319	\$317	\$302	\$311		
Total Revenue							
Private client	\$194	\$180	\$180	\$175	\$189		
FAF Advisors	46	44	45	45	45		
Institutional trust & custody	38	36	41	42	44		
Corporate trust	140	136	142	132	127		
Fund services	52	49	46	43	43		
Investment & insurance	46	43	41	41	45		
Other	7	7	4	4	4		
Total	\$523	\$495	\$499	\$482	\$497		
Assets Under Management by Asset Category*							
Equity	\$51,972	\$48,805	\$48,539	\$45,519	\$47,486		
Fixed income	38,955	39,324	47,337	47,357	46,082		
Money market	64,069	61,213	50,040	46,455	42,626		
Other	6,750	6,884	6,684	6,385	6,684		
Total	\$161,746	\$156,226	\$152,600	\$145,716	\$142,878		

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

PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,
(Unaudited)	2007	2007	2006	2006	2006
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$166	\$169	\$176	\$164	\$156
Noninterest Income					
Credit and debit card revenue	227	204	210	205	201
Corporate payment products revenue	157	145	141	150	139
ATM processing services	48	45	46	48	47
Merchant processing services	285	250	245	253	253
Trust and investment management fees					
Deposit service charges					
Treasury management fees					
Commercial products revenue	3	3	4	4	3
Mortgage banking revenue					
Investment products fees and commissions					
Securities gains (losses), net					
Other	13	11	16	12	11
Total noninterest income	733	658	662	672	654
Total net revenue	899	827	838	836	810
Noninterest Expense					
Compensation and employee benefits	99	97	96	92	86
Net occupancy and equipment	20	20	19	19	17
Other intangibles	55	53	52	53	51
Net shared services	78	75	78	76	73
Other	139	128	136	125	121
Total noninterest expense	391	373	381	365	348
Income before provision and income taxes	508	454	457	471	462
Provision for Credit Losses	101	93	85	74	65
Income before income taxes	407	361	372	397	397
Income taxes and taxable-equivalent adjustment	148	131	135	144	144
Net income	\$259	\$230	\$237	\$253	\$253
FINANCIAL RATIOS					
Return on average assets	5.25 %	4.96	% 5.17	% 5.62 %	5.87 %
Return on average total equity	21.5	19.7	19.7	20.9	21.4
Net interest margin (taxable-equivalent basis)	4.59	4.96	5.17	5.05	5.07
Efficiency ratio	43.5	45.1	45.5	43.7	43.0

PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	June 30,	March 31,			June 30,
(Unaudited)	2007	2007	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans	\$4.150	Φ2.024	Φ.4.02.1	Φ2.000	42.55 0
Commercial	\$4,160	\$3,834	\$4,021	\$3,880	\$3,759
Commercial real estate					
Residential mortgages Retail	10,167	9,712	9,342	8,927	8,512
Total loans	14,327	13,546	13,363	12,807	12,271
Other Earning Assets	189	264	142	71	69
Total earning assets	14,516	13,810	13,505	12,878	12,340
Non-earning Assets	11,510	13,010	13,505	12,070	12,510
Goodwill	2,489	2,456	2,474	2,477	2,463
Other intangible assets	1,122	1,088	1,125	1,157	1,165
Other non-earning assets	1,678	1,438	1,066	1,338	1,327
Total non-earning assets	5,289	4,982	4,665	4,972	4,955
Total assets	19,805	18,792	18,170	17,850	17,295
Deposits		~,·. ~ _	,	.,	. ,—
Noninterest-bearing deposits	367	453	424	336	298
Interest checking					
Savings products	21	20	20	20	19
Time deposits	3	3	3	3	3
Total deposits	391	476	447	359	320
Other Interest-bearing Liabilities	941	846	956	941	1,273
Other Noninterest-bearing Liabilities	1,819	1,436	1,235	1,589	1,396
Total liabilities	3,151	2,758	2,638	2,889	2,989
Shareholders' Equity	4,842	4,744	4,775	4,799	4,744
NET INTEREST SPREADS					
Total earning assets	4.97 %	5.37	% 5.38	% 5.51 %	5.49 %
Total assets	2.88	3.22	3.36	3.25	3.20
Total deposits	4.10	4.26	4.44	4.42	3.76
Total liabilities	(.25)	(.74)	(.60)	(1.10)	(.94)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$12	\$12	\$11	\$10	\$8
Commercial real estate					
Residential mortgages					
Retail	89	81	74	64	57
Total loans	\$101	\$93	\$85	\$74	\$65
Net Charge-off Ratios					
Commercial	1.16 %	1.27	% 1.09	% 1.02 %	.85 %
Commercial real estate					
Residential mortgages Retail	3.51	3.38	2 14	2.84	2.60
Total loans	2.83 %	2.78	3.14 % 2.52		2.69
1 otal loans	2.03 70	2.10	70 2.32	70 2.23 70	2.12 /0
	June 30,	March 31,	December 31,	September 30	June 30,
	2007	2007	2006	2006	2006
Nonperforming Assets		2007	2003		
Nonperforming loans	\$25	\$31	\$38	\$45	\$46
Other nonperforming assets					
Total nonperforming assets	\$25	\$31	\$38	\$45	\$46

PAYMENT SERVICES

	Three Months Ended					
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,	
(Unaudited)	2007	2007	2006	2006	2006	
OTHER INFORMATION						
Total noninterest income						
Retail payment solutions	\$233	\$210	\$220	\$214	\$208	
Corporate payment services	160	147	144	152	142	
Merchant information systems	292	255	253	258	257	
Transaction services	48	46	45	48	47	
Total	\$733	\$658	\$662	\$672	\$654	
Credit Card Charge Volume (Issuing)						
Retail payment solutions	\$10,358	\$9,302	\$9,956	\$9,439	\$9,473	
Corporate payment services	8,710	7,967	7,591	8,201	7,744	
Total	\$19,068	\$17,269	\$17,547	\$17,640	\$17,217	
Marshant valume (acquiring)	\$60.952	\$57.820	\$56,007	\$56 A11	\$56.056	
Merchant volume (acquiring)	\$62,853	\$57,839	\$56,007	\$56,411	\$56,056	
# of merchant transactions	632,835,898	581,005,324	595,776,719	580,538,738	584,126,310	
# of merchants	844,357	835,193	841,587	843,873	836,277	
# of ATMs driven	39,532	39,893	40,134	40,510	40,072	
# of Merchant ATMs	1,630	2,747	2,747	2,648	2,603	

TREASURY AND CORPORATE SUPPORT

	Three Months Ended					
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,	
(Unaudited)	2007	2007	2006	2006	2006	
INCOME STATEMENT						
Net Interest Income (taxable-equivalent basis)	\$(57)	\$(39)	\$(57)	\$(81)	\$(39)	
Noninterest Income						
Credit and debit card revenue						
Corporate payment products revenue						
ATM processing services						
Merchant processing services			(1)			
Trust and investment management fees						
Deposit service charges						
Treasury management fees						
Commercial products revenue	(5)	(8)	(5)	(6)	(7)	
Mortgage banking revenue	(1)		(1)	(1)	(1)	
Investment products fees and commissions						
Securities gains (losses), net	3	1	2		1	
Other	12	16	84	52	48	
Total noninterest income	9	9	79	45	41	
Total net revenue	(48)	(30)	22	(36)	2	
Noninterest Expense						
Compensation and employee benefits	231	216	211	239	239	
Net occupancy and equipment	30	26	30	30	26	
Other intangibles						
Net shared services	(425)	(420)	(457)	(438)	(426)	
Other	268	225	318	228	241	
Total noninterest expense	104	47	102	59	80	
Income before provision and income taxes	(152)	(77)	(80)	(95)	(78)	
Provision for Credit Losses	1	1	1	1	3	
Income before income taxes	(153)	(78)	(81)	(96)	(81)	
Income taxes and taxable-equivalent adjustment	(147)	(115)	(178)	(125)	(87)	
Net income	\$(6)	\$37	\$97	\$29	\$6	
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)	June 30,	March 31, Dec	ember 31, Sept	tember 30,	June 30,
(Unaudited)	2007	2007	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$144	\$138	\$132	\$130	\$120
Commercial real estate	65	65	68	63	63
Residential mortgages	4	4	4	5	4
Retail	40	41	41	42	44
Total loans	253	248	245	240	231
Other Earning Assets	41,667	41,938	41,219	40,847	41,171
Total earning assets	41,920	42,186	41,464	41,087	41,402
Non-earning Assets					
Goodwill		28	10	1	1
Other intangible assets		42	14		
Other non-earning assets	10,231	9,744	9,739	8,821	8,905
Total non-earning assets	10,231	9,814	9,763	8,822	8,906
Total assets	52,151	52,000	51,227	49,909	50,308
Deposits					
Noninterest-bearing deposits	53	44	(43)	(61)	170
Interest checking	4	3		3	3
Savings products	49	67	26	27	43
Time deposits	1,902	1,339	1,486	2,341	1,651
Total deposits	2,008	1,453	1,469	2,310	1,867
Other Interest-bearing Liabilities	59,426	54,821	52,311	51,247	49,945
Other Noninterest-bearing Liabilities	2,657	3,013	3,075	2,671	2,429
Total liabilities	64,091	59,287	56,855	56,228	54,241
Shareholders' Equity	1,505	1,748	1,729	1,514	1,351
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	\$	\$	\$	\$	\$1
Commercial real estate	ψ 	φ 	φ	Ψ	1
Residential mortgages	1	1	1	1	2
Retail					(1)
Total loans	\$1	\$1	\$1	\$1	\$3
Net Charge-off Ratios					
Commercial	nm %	nm %	nm %	nm %	nm 0/
Commercial real estate	nm	nm	nm	nm	nm % nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
	11111 70	1111 /0	2222		1111 /0
	June 30,	March 31, Dec	ember 31, Sept	tember 30	June 30,
	2007	2007	2006	2006	2006
Nonperforming Assets					
Nonperforming loans	\$2	\$2	\$13	\$1	\$2
Other nonperforming assets	1	1	2		
Total nonperforming assets	\$3	\$3	\$15	\$1	\$2
- -					

CONSOLIDATED COMPANY

	Three Months Ended				
(Dollars in Millions)	June 30,	March 31,	December 31,	September 30,	June 30,
(Unaudited)	2007	2007	2006	2006	2006
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$1,650	\$1,666	\$1,695	\$1,673	\$1,697
Noninterest Income					
Credit and debit card revenue	228	205	210	206	202
Corporate payment products revenue	157	145	141	150	139
ATM processing services	62	59	60	63	61
Merchant processing services	285	250	244	253	253
Trust and investment management fees	342	322	319	305	314
Deposit service charges	272	243	259	268	264
Treasury management fees	126	111	107	111	116
Commercial products revenue	105	100	104	100	107
Mortgage banking revenue	68	67	25	68	75
Investment products fees and commissions	38	34	36	34	42
Securities gains (losses), net	3	1	11		3
Other	169	159	213	190	179
Total noninterest income	1,855	1,696	1,729	1,748	1,755
Total net revenue	3,505	3,362	3,424	3,421	3,452
Noninterest Expense					
Compensation and employee benefits	782	768	723	755	750
Net occupancy and equipment	171	165	166	168	161
Other intangibles	95	94	92	89	89
Net shared services					
Other	592	518	631	526	530
Total noninterest expense	1,640	1,545	1,612	1,538	1,530
Income before provision and income taxes	1,865	1,817	1,812	1,883	1,922
Provision for Credit Losses	191	177	169	135	125
Income before income taxes	1,674	1,640	1,643	1,748	1,797
Income taxes and taxable-equivalent adjustment	518	510	449	545	596
Net income	\$1,156	\$1,130	\$1,194	\$1,203	\$1,201
Net income applicable to common equity	\$1,141	\$1,115	\$1,179	\$1,187	\$1,184
FINANCIAL RATIOS					
Return on average assets	2.09 %	2.09	% 2.18	% 2.23 %	2.27 %
Return on average assets Return on average total equity	2.09 %	2.09	% 2.18 22.3	22.8	23.4
Return on average total equity Return on average common equity	23.0	21.6	23.2	23.6	23.4
	23.0 3.44	3.51	3.56	23.6 3.56	24.3 3.68
Net interest margin (taxable-equivalent basis)					
Efficiency ratio	46.8	46.0	47.2	45.0	44.4

CONSOLIDATED COMPANY

	Three Months Ended				
(Dollars in Millions)	June 30,	March 31,	December 31,		June 30,
(Unaudited)	2007	2007	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$47,197	\$47,019	\$46,658	\$46,068	\$45,070
Commercial real estate	28,503	28,632	28,926	28,701	28,795
Residential mortgages	21,831	21,569	21,235	21,118	20,868
Retail Total loans	48,122	47,473	46,867 143,686	45,604	44,637
	145,653	144,693	•	141,491	139,370
Other Earning Assets	46,648	46,442	45,974	45,699	45,520
Total earning assets	192,301	191,135	189,660	187,190	184,890
Non-earning Assets	5 500	7 7 6 0	7.460	5 21 5	5.25 0
Goodwill	7,589	7,569	7,460	7,317	7,279
Other intangible assets	3,269	3,220	3,174	3,150	3,146
Other non-earning assets Total non-earning assets	18,863 29,721	17,588 28,377	17,146 27,780	16,432 26,899	17,092 27,517
-					
Total assets	222,022	219,512	217,440	214,089	212,407
Deposits			••••		• • • • • •
Noninterest-bearing deposits	27,977	27,677	29,020	28,220	28,949
Interest checking	25,858	25,076	24,127	23,595	23,333
Savings products	30,046	31,113	31,606	31,714	32,701
Time deposits	35,094	36,862	36,229	36,446 119,975	36,250
Total deposits	118,975	120,728	120,982		121,233
Other Interest-bearing Liabilities	74,179	69,631	67,507	65,493	63,471
Other Noninterest-bearing Liabilities Total liabilities	7,973 201,127	7,943 198,302	7,747 196,236	7,704 193,172	7,147 191,851
Shareholders' Equity	20,895	21,210	21,204	20,917	20,556
NET INTEREST SPREADS				=	
Total earning assets	6.83 %	6.81	% 6.79	% 6.74 %	6.58 %
Total assets	5.92	5.96	5.91	5.88	5.73
Total deposits	(2.24)	(2.27)		(2.12)	(1.91)
Total liabilities	(3.24)	(3.19)	(3.12)	(3.08)	(2.80)
CREDIT QUALITY	()	(= /	(,	(= /	(,
Net Charge-offs					
Commercial	\$29	\$35	\$31	\$21	\$20
Commercial real estate	9	1	2	Ψ21	Ψ20
Residential mortgages	15	12	12	11	11
Retail	138	129	124	103	94
Total loans	\$191	\$177	\$169	\$135	\$125
Net Charge-off Ratios					
Commercial	.25 %	.30	% .26	% .18 %	.18 %
Commercial real estate	.13	.01	.03		
Residential mortgages	.28	.23	.22	.21	.21
Retail	1.15	1.10	1.05	.90	.84
Total loans	.53 %	.50	% .47	% .38 %	.36 %
	Inc. 20	Manah 21	Dagambar 21	Santambar 20	Iuna 20
	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006
Nonperforming Assets	2007	2001	2000	2000	2000
Nonperforming loans	\$449	\$454	\$470	\$474	\$450
Other nonperforming assets	116	128	117	101	100
Total nonperforming assets	\$565	\$582	\$587	\$575	\$550