

# **Supplemental Analyst Schedules**

**1Q 2007**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$453	\$468	\$479	\$485	\$479
<b>Noninterest Income</b>					
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	79	75	78	83	75
Commercial products revenue	99	99	96	106	99
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	9	--	2	--
Other	44	38	43	33	49
Total noninterest income	224	222	219	226	225
Total net revenue	677	690	698	711	704
<b>Noninterest Expense</b>					
Compensation and employee benefits	69	63	61	59	61
Net occupancy and equipment	9	9	9	9	9
Other intangibles	4	4	4	4	4
Net shared services	125	134	132	136	137
Other	23	24	21	23	18
Total noninterest expense	230	234	227	231	229
Income before provision and income taxes	447	456	471	480	475
<b>Provision for Credit Losses</b>	14	10	1	1	(8)
Income before income taxes	433	446	470	479	483
Income taxes and taxable-equivalent adjustment	158	162	171	174	176
Net income	\$275	\$284	\$299	\$305	\$307
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.97 %	2.00 %	2.11 %	2.16 %	2.26 %
Return on average total equity	19.3	19.5	20.5	21.3	22.3
Net interest margin (taxable-equivalent basis)	3.54	3.60	3.68	3.80	3.86
Efficiency ratio	34.0	34.4	32.5	32.6	32.5

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$34,702	\$33,952	\$33,760	\$33,281	\$32,421
Commercial real estate	16,830	17,095	17,134	17,352	17,282
Residential mortgages	71	62	61	59	63
Retail	66	55	44	40	44
Total loans	51,669	51,164	50,999	50,732	49,810
<b>Other Earning Assets</b>					
Total earning assets	51,924	51,599	51,653	51,236	50,342
<b>Non-earning Assets</b>					
Goodwill	1,329	1,329	1,329	1,329	1,329
Other intangible assets	43	47	51	55	59
Other non-earning assets	3,450	3,330	3,319	3,890	3,456
Total non-earning assets	4,822	4,706	4,699	5,274	4,844
Total assets	56,746	56,305	56,352	56,510	55,186
<b>Deposits</b>					
Noninterest-bearing deposits	10,784	11,350	11,278	12,116	11,995
Interest checking	4,503	4,102	3,738	3,176	3,123
Savings products	5,732	5,617	5,483	5,576	5,293
Time deposits	11,691	11,983	12,020	13,195	12,191
Total deposits	32,710	33,052	32,519	34,063	32,602
<b>Other Interest-bearing Liabilities</b>					
	7,426	7,418	6,878	6,477	6,409
<b>Other Noninterest-bearing Liabilities</b>					
	1,043	1,066	1,106	1,138	1,166
Total liabilities	41,179	41,536	40,503	41,678	40,177
<b>Shareholders' Equity</b>	5,792	5,772	5,774	5,731	5,579
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.95 %	1.96 %	2.03 %	2.15 %	2.22 %
Total assets	1.49	1.51	1.57	1.64	1.76
Total deposits	2.14	2.17	2.22	2.15	2.11
Total liabilities	1.93	1.96	2.02	1.98	1.95
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$13	\$10	\$2	\$4	\$(8)
Commercial real estate	1	--	(1)	(3)	--
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$14	\$10	\$1	\$1	\$(8)
<b>Net Charge-off Ratios</b>					
Commercial	.15 %	.12 %	.02 %	.05 %	(.10) %
Commercial real estate	.02	--	(.02)	(.07)	--
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	.11 %	.08 %	.01 %	.01 %	(.07) %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$215	\$222	\$195	\$198	\$237
Other nonperforming assets	11	19	18	20	23
Total nonperforming assets	\$226	\$241	\$213	\$218	\$260

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$9,974	\$10,013	\$10,097	\$10,131	\$10,056
Commercial real estate division	14,443	14,238	14,202	14,057	13,752
Equipment finance	\$3,378	3,299	3,308	3,283	3,268
Specialized industries	\$2,733	2,485	2,529	2,617	2,630
National corporate	\$5,363	5,335	5,239	5,096	4,984
Asset based lending	\$1,358	1,386	1,344	1,339	1,248
Correspondent banking	\$1,197	1,209	1,257	1,203	1,220
Business Equipment Finance Group	\$3,277	3,146	3,021	2,894	2,725
SBA Division	\$1,280	1,287	1,288	1,280	1,284
Other	\$8,666	8,766	8,714	8,832	8,643
Total loans	\$51,669	\$51,164	\$50,999	\$50,732	\$49,810
Commercial	\$29,233	\$28,638	\$28,554	\$28,161	\$27,421
Lease financing	5,469	5,314	5,206	5,120	5,000
Total commercial	\$34,702	\$33,952	\$33,760	\$33,281	\$32,421
<b>Net Charge-off Ratios</b>					
Commercial	.15 %	.06 %	-- %	(.03) %	(.19) %
Lease financing	.15	.45	.15	.47	.41
Total commercial	.15 %	.12 %	.02 %	.05 %	(.10) %

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$962	\$982	\$984	\$967	\$947
<b>Noninterest Income</b>					
Credit and debit card revenue	1	--	1	1	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	14	14	15	14	13
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	242	258	267	263	231
Treasury management fees	30	29	31	31	30
Commercial products revenue	6	5	6	5	6
Mortgage banking revenue	67	26	69	76	25
Investment products fees and commissions	8	9	8	10	9
Securities gains (losses), net	--	--	--	--	--
Other	55	51	60	64	67
Total noninterest income	424	393	458	465	383
Total net revenue	1,386	1,375	1,442	1,432	1,330
<b>Noninterest Expense</b>					
Compensation and employee benefits	265	241	251	246	249
Net occupancy and equipment	96	94	95	94	94
Other intangibles	14	12	12	12	13
Net shared services	171	196	179	170	184
Other	96	104	102	91	81
Total noninterest expense	642	647	639	613	621
Income before provision and income taxes	744	728	803	819	709
<b>Provision for Credit Losses</b>	69	72	59	54	63
Income before income taxes	675	656	744	765	646
Income taxes and taxable-equivalent adjustment	246	239	271	278	235
Net income	\$429	\$417	\$473	\$487	\$411
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.07 %	1.98 %	2.28 %	2.42 %	2.08 %
Return on average total equity	27.0	25.6	28.9	30.6	26.7
Net interest margin (taxable-equivalent basis)	5.02	5.05	5.13	5.19	5.18
Efficiency ratio	46.3	47.1	44.3	42.8	46.7

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$6,393	\$6,331	\$6,451	\$6,390	\$6,320
Commercial real estate	11,070	11,083	10,809	10,686	10,591
Residential mortgages	21,043	20,702	20,592	20,364	20,475
Retail	35,311	35,021	34,182	33,619	33,437
Total loans	73,817	73,137	72,034	71,059	70,823
<b>Other Earning Assets</b>	3,873	4,061	4,007	3,654	3,327
Total earning assets	77,690	77,198	76,041	74,713	74,150
<b>Non-earning Assets</b>					
Goodwill	2,206	2,181	2,131	2,108	2,107
Other intangible assets	1,597	1,521	1,490	1,453	1,329
Other non-earning assets	2,500	2,568	2,507	2,523	2,474
Total non-earning assets	6,303	6,270	6,128	6,084	5,910
Total assets	83,993	83,468	82,169	80,797	80,060
<b>Deposits</b>					
Noninterest-bearing deposits	12,146	12,704	12,648	12,693	12,685
Interest checking	17,804	17,503	17,437	17,768	17,636
Savings products	19,804	20,286	20,588	21,362	22,334
Time deposits	19,961	19,290	18,833	18,527	18,050
Total deposits	69,715	69,783	69,506	70,350	70,705
<b>Other Interest-bearing Liabilities</b>	2,265	2,282	1,891	1,631	1,520
<b>Other Noninterest-bearing Liabilities</b>	2,208	2,126	2,099	1,966	1,923
Total liabilities	74,188	74,191	73,496	73,947	74,148
<b>Shareholders' Equity</b>	6,435	6,469	6,484	6,389	6,249
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.03 %	2.05 %	2.02 %	2.03 %	2.08 %
Total assets	1.66	1.67	1.65	1.66	1.73
Total deposits	3.26	3.25	3.33	3.28	3.17
Total liabilities	3.13	3.11	3.21	3.17	3.07
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$10	\$10	\$9	\$7	\$10
Commercial real estate	--	2	1	2	2
Residential mortgages	11	11	10	9	7
Retail	48	49	39	36	44
Total loans	\$69	\$72	\$59	\$54	\$63
<b>Net Charge-off Ratios</b>					
Commercial	.63 %	.63 %	.55 %	.44 %	.64 %
Commercial real estate	--	.07	.04	.08	.08
Residential mortgages	.21	.21	.19	.18	.14
Retail	.55	.56	.45	.43	.53
Total loans	.38 %	.39 %	.32 %	.30 %	.36 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$196	\$187	\$222	\$195	\$216
Other nonperforming assets	116	96	83	80	75
Total nonperforming assets	\$312	\$283	\$305	\$275	\$291

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$6,845	\$7,016	\$7,069	\$7,115	\$7,250
Home equity and second mortgages	14,154	14,002	13,734	13,585	13,484
Other retail	14,312	14,003	13,379	12,919	12,703
Total retail	\$35,311	\$35,021	\$34,182	\$33,619	\$33,437
Home equity first lien*	\$5,621	\$5,635	\$5,762	\$5,818	\$5,836
Home equity loans	3,878	3,772	3,742	3,587	3,428
Home equity lines	10,276	10,230	9,992	9,998	10,056
Total home equity	\$19,775	\$19,637	\$19,496	\$19,403	\$19,320
<b>Net Charge-off Ratios</b>					
Retail leasing	.18 %	.28 %	.17 %	.11 %	.22 %
Home equity and second mortgages	.43	.34	.35	.38	.36
Other retail	.85	.91	.71	.65	.89
Total retail	.55 %	.56 %	.45 %	.43 %	.53 %
# of traditional branches	1,990	1,968	1,972	1,946	1,943
# of instore branches	508	504	490	488	487
Total # of branches	2,498	2,472	2,462	2,434	2,430
# of U.S. Bank ATMs	4,837	4,841	4,943	4,966	4,941
Debit card transaction volume	\$7,570	\$7,567	\$7,113	\$7,141	\$6,615
Mortgage production volume	\$5,034	\$5,837	\$5,855	\$6,006	\$4,595
Mortgages serviced for others	\$87,004	\$82,892	\$79,233	\$76,375	\$74,009
Student loan production volume	\$553	\$273	\$500	\$179	\$528
Indirect loan/lease production volume	1,787	1,836	1,975	1,885	1,729
Finance company production volume	1,257	1,162	1,022	1,114	1,171
Direct branch loan/line production volume	2,259	2,357	2,129	2,764	2,250
Total retail credit production volume	\$5,856	\$5,628	\$5,626	\$5,942	\$5,678

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

**CONSUMER BANKING**

(Dollars in Millions, Unaudited)

Three Months Ended March 31, 2007				Retail Banking		Mortgage Banking	
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 1Q07 vs 1Q06	Percent Change 1Q07 vs 4Q06	Percent Change 1Q07 vs 1Q06	Percent Change 1Q07 vs 4Q06
Net interest income (taxable-equivalent basis)	\$947	\$15	\$962	2.4 %	(1.8) %	(31.8) %	(16.7) %
Noninterest income	352	72	424	(1.7)	(3.8)	*	*
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,299	87	1,386	1.2	(2.3)	85.1	93.3
Noninterest expense	422	35	457	7.9	3.9	6.1	6.1
Net shared services	163	8	171	(6.9)	(12.4)	(11.1)	(20.0)
Other intangibles	14	--	14	7.7	16.7	--	--
Total noninterest expense	599	43	642	3.5	(.8)	2.4	--
Income before provision and income taxes	700	44	744	(.6)	(3.6)	*	*
Provision for credit losses	69	--	69	9.5	(4.2)	--	--
Income before income taxes	631	44	675	(1.6)	(3.5)	*	*
Income taxes and taxable-equivalent adjustment	230	16	246	(1.3)	(3.4)	*	*
Net income	\$401	\$28	\$429	(1.7) %	(3.6) %	* %	* %

\* *Not meaningful*

**WEALTH MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$120	\$125	\$127	\$128	\$125
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	319	317	302	311	294
Deposit service charges	1	1	1	1	1
Treasury management fees	2	3	2	2	2
Commercial products revenue	--	1	--	--	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	26	27	26	32	29
Securities gains (losses), net	--	--	--	--	--
Other	24	24	23	23	24
Total noninterest income	372	373	354	369	350
Total net revenue	492	498	481	497	475
<b>Noninterest Expense</b>					
Compensation and employee benefits	123	114	114	121	121
Net occupancy and equipment	14	15	15	15	15
Other intangibles	23	24	20	22	22
Net shared services	45	49	51	47	50
Other	47	49	50	55	51
Total noninterest expense	252	251	250	260	259
Income before provision and income taxes	240	247	231	237	216
<b>Provision for Credit Losses</b>	--	1	--	2	--
Income before income taxes	240	246	231	235	216
Income taxes and taxable-equivalent adjustment	87	90	84	86	79
Net income	\$153	\$156	\$147	\$149	\$137
<b>FINANCIAL RATIOS</b>					
Return on average assets	7.77 %	7.49 %	7.47 %	7.97 %	7.45 %
Return on average total equity	24.9	25.2	24.9	25.6	23.7
Net interest margin (taxable-equivalent basis)	8.81	8.42	9.11	9.87	9.85
Efficiency ratio	51.2	50.4	52.0	52.3	54.5

**WEALTH MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,952	\$2,222	\$1,847	\$1,521	\$1,499
Commercial real estate	667	680	695	694	677
Residential mortgages	451	467	460	441	445
Retail	2,343	2,408	2,409	2,422	2,403
Total loans	5,413	5,777	5,411	5,078	5,024
<b>Other Earning Assets</b>					
Total earning assets	5,525	5,893	5,531	5,200	5,148
<b>Non-earning Assets</b>					
Goodwill	1,550	1,466	1,379	1,378	1,375
Other intangible assets	450	467	452	473	495
Other non-earning assets	456	442	447	447	440
Total non-earning assets	2,456	2,375	2,278	2,298	2,310
Total assets	7,981	8,268	7,809	7,498	7,458
<b>Deposits</b>					
Noninterest-bearing deposits	4,250	4,588	4,021	3,675	3,637
Interest checking	2,766	2,522	2,417	2,386	2,380
Savings products	5,490	5,657	5,596	5,701	5,398
Time deposits	3,868	3,467	3,249	2,874	2,053
Total deposits	16,374	16,234	15,283	14,636	13,468
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	4,274	4,540	4,536	4,145	3,586
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	243	245	240	219	207
Total liabilities	20,891	21,019	20,059	19,000	17,261
<b>Shareholders' Equity</b>					
Total assets	2,496	2,454	2,342	2,337	2,345
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.32 %	1.08 %	1.43 %	2.01 %	2.21 %
Total assets	.30	.19	.46	.80	.98
Total deposits	2.50	2.61	2.67	2.71	2.80
Total liabilities	2.02	2.10	2.14	2.15	2.26
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$--	\$--	\$--	\$--	\$--
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	1	--	2	--
Total loans	\$--	\$1	\$--	\$2	\$--
<b>Net Charge-off Ratios</b>					
Commercial	-- %	-- %	-- %	-- %	-- %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	.16	--	.33	--
Total loans	-- %	.07 %	-- %	.16 %	-- %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$10	\$10	\$11	\$9	\$9
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$10	\$10	\$11	\$9	\$9

**WEALTH MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Private client	\$109	\$106	\$102	\$114	\$102
FAF Advisors	44	44	44	44	42
Institutional trust & custody	33	37	40	41	39
Corporate trust	87	87	77	74	74
Fund services	44	42	39	38	37
Investment & insurance	2	--	--	--	--
Other	--	1	--	--	--
Total	\$319	\$317	\$302	\$311	\$294
<b>Total Revenue</b>					
Private client	\$177	\$179	\$174	\$189	\$178
FAF Advisors	44	45	45	45	43
Institutional trust & custody	36	41	42	44	41
Corporate trust	136	142	132	127	125
Fund services	49	46	43	43	41
Investment & insurance	43	41	41	45	43
Other	7	4	4	4	4
Total	\$492	\$498	\$481	\$497	\$475
<b>Assets Under Management by Asset Category*</b>					
Equity	\$48,805	\$48,539	\$45,519	\$47,486	\$46,028
Fixed income	39,324	47,337	47,357	46,082	48,672
Money market	61,213	50,040	46,455	42,626	36,359
Other	6,884	6,684	6,385	6,684	6,408
Total	\$156,226	\$152,600	\$145,716	\$142,878	\$137,467

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

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$169	\$176	\$164	\$156	\$163
<b>Noninterest Income</b>					
Credit and debit card revenue	204	210	205	201	181
Corporate payment products revenue	145	141	150	139	127
ATM processing services	45	46	48	47	46
Merchant processing services	250	245	253	253	213
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	3	4	4	3	3
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	10	16	12	11	20
Total noninterest income	657	662	672	654	590
Total net revenue	826	838	836	810	753
<b>Noninterest Expense</b>					
Compensation and employee benefits	97	96	92	86	85
Net occupancy and equipment	20	19	19	17	18
Other intangibles	53	52	53	51	46
Net shared services	75	77	76	73	75
Other	128	136	125	121	116
Total noninterest expense	373	380	365	348	340
Income before provision and income taxes	453	458	471	462	413
<b>Provision for Credit Losses</b>	93	85	74	65	60
Income before income taxes	360	373	397	397	353
Income taxes and taxable-equivalent adjustment	131	136	144	144	128
Net income	\$229	\$237	\$253	\$253	\$225
<b>FINANCIAL RATIOS</b>					
Return on average assets	4.94 %	5.17 %	5.62 %	5.87 %	5.54 %
Return on average total equity	19.6	19.7	20.9	21.4	20.9
Net interest margin (taxable-equivalent basis)	4.96	5.17	5.05	5.07	5.54
Efficiency ratio	45.2	45.3	43.7	43.0	45.2

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$3,834	\$4,021	\$3,880	\$3,758	\$3,535
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	9,712	9,342	8,927	8,512	8,321
Total loans	13,546	13,363	12,807	12,270	11,856
<b>Other Earning Assets</b>					
Total earning assets	264	142	71	69	67
<b>Non-earning Assets</b>					
Goodwill	2,456	2,474	2,477	2,463	2,286
Other intangible assets	1,088	1,125	1,157	1,165	1,056
Other non-earning assets	1,438	1,066	1,338	1,327	1,199
Total non-earning assets	4,982	4,665	4,972	4,955	4,541
Total assets	18,792	18,170	17,850	17,294	16,464
<b>Deposits</b>					
Noninterest-bearing deposits	453	424	334	297	293
Interest checking	--	--	--	--	--
Savings products	20	20	20	19	18
Time deposits	3	3	3	3	3
Total deposits	476	447	357	319	314
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	846	956	941	1,273	1,001
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	1,436	1,235	1,589	1,396	1,148
<b>Shareholders' Equity</b>					
Total liabilities	4,741	4,772	4,796	4,741	4,362
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.37 %	5.38 %	5.51 %	5.49 %	5.88 %
Total assets	3.22	3.34	3.25	3.20	3.67
Total deposits	4.26	4.44	4.45	3.77	3.87
Total liabilities	(.74)	(.60)	(1.10)	(.94)	(1.32)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$12	\$11	\$10	\$8	\$10
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	81	74	64	57	50
Total loans	\$93	\$85	\$74	\$65	\$60
<b>Net Charge-off Ratios</b>					
Commercial	1.27 %	1.09 %	1.02 %	.85 %	1.15 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	3.38	3.14	2.84	2.69	2.44
Total loans	2.78 %	2.52 %	2.29 %	2.12 %	2.05 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$31	\$38	\$45	\$46	\$57
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$31	\$38	\$45	\$46	\$57

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$209	\$220	\$214	\$208	\$188
Corporate payment services	147	144	152	142	129
Merchant information systems	255	253	258	257	228
Transaction services	46	45	48	47	45
Total	\$657	\$662	\$672	\$654	\$590
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$9,302	\$9,956	\$9,439	\$9,473	\$8,599
Corporate payment services	7,967	7,591	8,201	7,744	7,298
Total	\$17,269	\$17,547	\$17,640	\$17,217	\$15,897
Merchant volume (acquiring)	\$57,839	\$56,007	\$56,411	\$56,056	\$49,222
# of merchant transactions	581,005,324	595,776,719	580,538,738	584,126,310	506,597,214
# of merchants	835,193	841,587	843,873	836,277	830,531
# of ATMs driven	39,893	40,134	40,510	40,072	38,515
# of Merchant ATMs	2,747	2,747	2,648	2,603	2,617

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$(38)	\$(56)	\$(81)	\$(39)	\$11
<b>Noninterest Income</b>					
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	(8)	(5)	(6)	(7)	(4)
Mortgage banking revenue	--	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	1	2	--	1	--
Other	26	84	52	48	71
<b>Total noninterest income</b>	<b>19</b>	<b>79</b>	<b>45</b>	<b>41</b>	<b>66</b>
<b>Total net revenue</b>	<b>(19)</b>	<b>23</b>	<b>(36)</b>	<b>2</b>	<b>77</b>
<b>Noninterest Expense</b>					
Compensation and employee benefits	214	209	237	238	250
Net occupancy and equipment	26	29	30	26	29
Other intangibles	--	--	--	--	--
Net shared services	(416)	(456)	(438)	(426)	(446)
Other	224	318	228	240	218
<b>Total noninterest expense</b>	<b>48</b>	<b>100</b>	<b>57</b>	<b>78</b>	<b>51</b>
Income before provision and income taxes	(67)	(77)	(93)	(76)	26
<b>Provision for Credit Losses</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>--</b>
Income before income taxes	(68)	(78)	(94)	(79)	26
Income taxes and taxable-equivalent adjustment	(112)	(178)	(125)	(86)	(47)
<b>Net income</b>	<b>\$44</b>	<b>\$100</b>	<b>\$31</b>	<b>\$7</b>	<b>\$73</b>
<b>FINANCIAL RATIOS</b>					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average total equity	nm	nm	nm	nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$138	\$132	\$130	\$120	\$150
Commercial real estate	65	68	63	63	66
Residential mortgages	4	4	5	4	4
Retail	41	41	42	44	46
Total loans	248	245	240	231	266
<b>Other Earning Assets</b>	41,938	41,220	40,847	41,171	41,272
Total earning assets	42,186	41,465	41,087	41,402	41,538
<b>Non-earning Assets</b>					
Goodwill	28	10	1	1	--
Other intangible assets	42	14	--	--	--
Other non-earning assets	9,744	9,740	8,821	8,905	9,319
Total non-earning assets	9,814	9,764	8,822	8,906	9,319
Total assets	52,000	51,229	49,909	50,308	50,857
<b>Deposits</b>					
Noninterest-bearing deposits	44	(46)	(61)	168	227
Interest checking	3	--	3	3	2
Savings products	67	26	27	43	24
Time deposits	1,339	1,486	2,341	1,651	2,821
Total deposits	1,453	1,466	2,310	1,865	3,074
<b>Other Interest-bearing Liabilities</b>	54,820	52,311	51,247	49,945	50,069
<b>Other Noninterest-bearing Liabilities</b>	3,013	3,075	2,670	2,428	2,685
Total liabilities	59,286	56,852	56,227	54,238	55,828
<b>Shareholders' Equity</b>	1,746	1,737	1,521	1,358	1,613
<b>NET INTEREST SPREADS</b>					
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
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$--	\$--	\$--	\$1	\$--
Commercial real estate	--	--	--	1	--
Residential mortgages	1	1	1	2	--
Retail	--	--	--	(1)	--
Total loans	\$1	\$1	\$1	\$3	\$--
<b>Net Charge-off Ratios</b>					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$2	\$13	\$1	\$2	\$2
Other nonperforming assets	1	2	--	--	--
Total nonperforming assets	\$3	\$15	\$1	\$2	\$2

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,666	\$1,695	\$1,673	\$1,697	\$1,725
<b>Noninterest Income</b>					
Credit and debit card revenue	205	210	206	202	182
Corporate payment products revenue	145	141	150	139	127
ATM processing services	59	60	63	61	59
Merchant processing services	250	244	253	253	213
Trust and investment management fees	322	319	305	314	297
Deposit service charges	243	259	268	264	232
Treasury management fees	111	107	111	116	107
Commercial products revenue	100	104	100	107	104
Mortgage banking revenue	67	25	68	75	24
Investment products fees and commissions	34	36	34	42	38
Securities gains (losses), net	1	11	--	3	--
Other	159	213	190	179	231
Total noninterest income	1,696	1,729	1,748	1,755	1,614
Total net revenue	3,362	3,424	3,421	3,452	3,339
<b>Noninterest Expense</b>					
Compensation and employee benefits	768	723	755	750	766
Net occupancy and equipment	165	166	168	161	165
Other intangibles	94	92	89	89	85
Net shared services	--	--	--	--	--
Other	518	631	526	530	484
Total noninterest expense	1,545	1,612	1,538	1,530	1,500
Income before provision and income taxes	1,817	1,812	1,883	1,922	1,839
<b>Provision for Credit Losses</b>	177	169	135	125	115
Income before income taxes	1,640	1,643	1,748	1,797	1,724
Income taxes and taxable-equivalent adjustment	510	449	545	596	571
Net income	\$1,130	\$1,194	\$1,203	\$1,201	\$1,153
Net income applicable to common equity	\$1,115	\$1,179	\$1,187	\$1,184	\$1,153
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.09 %	2.18 %	2.23 %	2.27 %	2.23 %
Return on average total equity	21.6	22.3	22.8	23.4	23.2
Return on average common equity	23.2	23.2	23.6	24.3	23.3
Net interest margin (taxable-equivalent basis)	3.51	3.56	3.56	3.68	3.80
Efficiency ratio	46.0	47.2	45.0	44.4	44.9

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$47,019	\$46,658	\$46,068	\$45,070	\$43,925
Commercial real estate	28,632	28,926	28,701	28,795	28,616
Residential mortgages	21,569	21,235	21,118	20,868	20,987
Retail	47,473	46,867	45,604	44,637	44,251
Total loans	144,693	143,686	141,491	139,370	137,779
<b>Other Earning Assets</b>	46,442	45,974	45,699	45,520	45,322
Total earning assets	191,135	189,660	187,190	184,890	183,101
<b>Non-earning Assets</b>					
Goodwill	7,569	7,460	7,317	7,279	7,097
Other intangible assets	3,220	3,174	3,150	3,146	2,939
Other non-earning assets	17,588	17,146	16,432	17,092	16,888
Total non-earning assets	28,377	27,780	26,899	27,517	26,924
Total assets	219,512	217,440	214,089	212,407	210,025
<b>Deposits</b>					
Noninterest-bearing deposits	27,677	29,020	28,220	28,949	28,837
Interest checking	25,076	24,127	23,595	23,333	23,141
Savings products	31,113	31,606	31,714	32,701	33,067
Time deposits	36,862	36,229	36,446	36,250	35,118
Total deposits	120,728	120,982	119,975	121,233	120,163
<b>Other Interest-bearing Liabilities</b>	69,631	67,507	65,493	63,471	62,585
<b>Other Noninterest-bearing Liabilities</b>	7,943	7,747	7,704	7,147	7,129
Total liabilities	198,302	196,236	193,172	191,851	189,877
<b>Shareholders' Equity</b>	21,210	21,204	20,917	20,556	20,148
<b>NET INTEREST SPREADS</b>					
Total earning assets	6.84 %	6.79 %	6.74 %	6.58 %	6.40 %
Total assets	5.96	5.91	5.88	5.73	5.60
Total deposits	(2.27)	(2.19)	(2.12)	(1.91)	(1.70)
Total liabilities	(3.19)	(3.12)	(3.08)	(2.80)	(2.52)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$35	\$31	\$21	\$20	\$12
Commercial real estate	1	2	--	--	2
Residential mortgages	12	12	11	11	7
Retail	129	124	103	94	94
Total loans	\$177	\$169	\$135	\$125	\$115
<b>Net Charge-off Ratios</b>					
Commercial	.30 %	.26 %	.18 %	.18 %	.11 %
Commercial real estate	.01	.03	--	--	.03
Residential mortgages	.23	.22	.21	.21	.14
Retail	1.10	1.05	.90	.84	.86
Total loans	.50 %	.47 %	.38 %	.36 %	.34 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$454	\$470	\$474	\$450	\$521
Other nonperforming assets	128	117	101	100	98
Total nonperforming assets	\$582	\$587	\$575	\$550	\$619