# Supplemental Business Line Schedules 1Q 2007



## WHOLESALE BANKING

	Three Months Ended				
(Dollars in Millions)	March 31,		September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$453	\$468	\$479	\$485	\$479
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	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
Noninterest Expense					
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
Provision for Credit Losses	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
FINANCIAL RATIOS					
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

_		,	Three Months Ende	ed	
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans	<b>#24.702</b>	<b>#22.072</b>	Φ22.7.0	Ф22.201	Ф22. 421
Commercial	\$34,702	\$33,952	\$33,760	\$33,281	\$32,421
Commercial real estate	16,830 71	17,095 62	17,134 61	17,352 59	17,282 63
Residential mortgages Retail	66	55	44	40	44
Total loans	51,669	51,164	50,999	50,732	49,810
Other Earning Assets	255	435	654	504	532
Total earning assets	51,924	51,599	51,653	51,236	50,342
-	31,721	31,377	31,033	31,230	30,312
Non-earning Assets 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
Deposits	20,7.10	20,202	00,002	20,210	20,100
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
Other Interest-bearing Liabilities	7,426	7,418	6,878	6,477	6,409
Other Noninterest-bearing Liabilities	1,043	1,066	1,106	1,138	1,166
Total liabilities	41,179	41,536	40,503	41,678	40,177
Shareholders' Equity	5,792	5,772	5,774	5,731	5,579
NET INTEREST SPREADS					
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
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$13	\$10	\$2	\$4	\$(8)
Commercial real estate	1		(1)	(3)	
Residential mortgages					
Retail	 01.4	 010	 0.1	 0.1	<b></b>
Total loans	\$14	\$10	\$1	\$1	\$(8)
Net Charge-off Ratios				0.7	(40)
Commercial	.15				(.10) %
Commercial real estate Residential mortgages	.02		(.02)	(.07)	
Retail					
Total loans	.11				(.07) %
-					() 13
	March 31,	December 31,	September 30,	June 30,	March 31,
	2007	2006	2006	2006	2006
Nonperforming Assets					
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

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
OTHER INFORMATION					_
Average Loan Balances					
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
Net Charge-off Ratios					•
Commercial	.15	% .06	% %	6 (.03) %	(.19) %
Lease financing	.15	.45	.15	.47	.41
Total commercial	.15	% .12	% .02 %	6 .05 %	(.10) %

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$962	\$982	\$984	\$967	\$947
Noninterest Income					
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
Noninterest Expense					
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
Provision for Credit Losses	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
FINANCIAL RATIOS					
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

		,	Three Months Ende	ed	
(Dollars in Millions)	March 31,	December 31,		June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans					
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 33,619	20,475
Retail Total loans	35,311 73,817	35,021 73,137	34,182 72,034	71,059	33,437 70,823
Other Earning Assets Total earning assets	3,873 77,690	4,061 77,198	4,007 76,041	3,654 74,713	3,327 74,150
_	77,090	//,198	70,041	74,713	74,130
Non-earning Assets Goodwill	2 206	2 101	2 121	2 100	2.107
Other intangible assets	2,206 1,597	2,181 1,521	2,131 1,490	2,108 1,453	2,107 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
	03,993	65,406	82,109	80,797	80,000
Deposits Noninterest bearing deposits	12 146	12 704	12 649	12 602	12 695
Noninterest-bearing deposits Interest checking	12,146 17,804	12,704 17,503	12,648 17,437	12,693 17,768	12,685 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
Other Interest-bearing Liabilities	2,265	2,282	1,891	1,631	1,520
Other Noninterest-bearing Liabilities	2,208	2,126	2,099	1,966	1,923
Total liabilities	74,188	74,191	73,496	73,947	74,148
Shareholders' Equity	6,435	6,469	6,484	6,389	6,249
NET INTEREST SPREADS					
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
CREDIT QUALITY					
Net Charge-offs					
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
Net Charge-off Ratios					
Commercial	.63	% .63			.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 %
	March 31,	December 31	September 30,	June 30,	March 31,
	2007	2006	2006	2006	2006
Nonperforming Assets		2000	2000	2000	2000
Nonperforming loans	\$196	\$187	\$222	\$195	\$216
Other nonperforming assets	116	96	83	80	75
Total nonperforming assets	\$312	\$283	\$305	\$275	\$291
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	Three Months Ended						
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,		
(Unaudited)	2007	2006	2006	2006	2006		
OTHER INFORMATION							
Retail Loan Information							
Average Balances							
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		
Net Charge-off Ratios							
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		% .45	% .43			
# 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		
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# 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		

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

(Dollars in Millions, Unaudited)

		Retail Banking Mortga		Mortgage B	anking		
				Percent	Percent	Percent	Percent
				Change	Change	Change	Change
Three Months Ended	Retail	Mortgage	Total	1Q07 vs	1Q07 vs	1Q07 vs	1Q07 vs
March 31, 2007	Banking	Banking	Consumer	1Q06	4Q06	1Q06	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) %	* %	* %

<sup>\*</sup> Not meaningful

#### WEALTH MANAGEMENT

	Three Months Ended						
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,		
(Unaudited)	2007	2006	2006	2006	2006		
INCOME STATEMENT							
Net Interest Income (taxable-equivalent basis)	\$120	\$125	\$127	\$128	\$125		
Noninterest Income							
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		
Noninterest Expense							
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		
Provision for Credit Losses		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		
FINANCIAL RATIOS							
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

Decision Millions)   Decision March 31   Decision March 32   De			,	Three Months En	ded	
Name	(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
Lome         Commercial         \$1,952         \$2,222         \$1,847         \$1,521         \$1,749           Commercial real estate         667         680         695         694         677           Residual mortgages         451         467         460         441         478           Retall and Sease         12,343         5,777         5,411         5,078         2,142           Total carring Assets         12,122         12,124         130         130         12,124           Total carring assets         5,525         5,833         5,531         5,000         7,878           Cher Francing Assets         1,550         1,466         1,379         1,378         1,975           Other Intringible assets         2,450         2,375         2,278         2,278         1,450           Other non-earning assets         4,250         4,452         447         447         440           Other non-earning assets         4,250         4,588         4,021         3,675         2,748         2,748           Other non-earning assets         4,250         4,588         4,021         3,675         3,638           Ince schecking         2,94         2,522         2,417         2,38		2007	2006	2006	2006	2006
Commercial commercial real estate         \$1,952         \$2,222         \$1,847         \$1,521         \$1,497           Commercial real estate         667         680         695         604         47           Residential mortgages         451         467         460         441         453           Total Loans         5,431         2,408         2,409         2,422         2,403           Other Earning Assets         112         116         120         122         124           Total commany assets         5,525         5,589         5,531         5,500         5,548           Codovill         1,550         1,466         1,379         1,378         1,375           Other not arming assets         450         467         452         473         495           Other on-arming assets         450         467         452         473         495           Other on-arming assets         450         467         452         473         447         440           Other intangible assets         4,50         4,50         4,50         4,50         4,50         4,50         5,50         7,38         7,48           Other commencial         4,50         4,50 <td< th=""><th>AVERAGE BALANCE SHEET</th><th></th><th></th><th></th><th></th><th></th></td<>	AVERAGE BALANCE SHEET					
Commercial real estateta         667         680         695         694         77           Residential mortgages         451         447         460         421         2,03           Total loans         5,413         5,777         5,411         5,078         5,021           Total carming Assets         1,225         5,283         5,531         5,202         5,218           Total carming Assets         5,255         5,893         5,531         5,202         5,188           Morting Microscope         2,850         1,466         1,379         1,378         1,375           Other Innocarming assets         450         1,467         452         473         495           Other non-carming assets         450         4,672         427         2,478         2,288         2,317           Total assets         7,981         2,862         2,789         7,98         2,878         2,789         7,748         2,788         2,828         2,789         7,748         2,828         2,789         7,748         2,748         2,828         2,217         2,838         2,217         2,838         2,217         2,838         2,218         2,238         2,238         2,248         2,241         2,8						
Residuation mortages         451 (2.34)         460 (2.40)         241 (2.20)         2.72 (2.20) <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Realin Total loans         2,343   2,408   2,409   2,422   2,303   10 to 10						
Other Earning Assets         5,413         5,777         5,411         5,078         2,024           Other Earning Assets         5,252         5,893         5,311         2,002         1,48           Concarring Assets         8         5,525         5,893         5,311         2,002         5,148           Conduction         1,550         1,466         1,379         1,378         1,375           Other intangible assets         450         447         247         440           Other intangible assets         456         442         447         440           Total nor-earning assets         2,456         2,373         2,278         2,298         2,310           Total assets         7,981         8,268         7,809         7,498         2,310           Posposts         7,981         8,268         4,021         3,675         3,637           Interest chearing deposits         4,250         4,588         4,021         3,675         3,637           Interest chearing deposits         4,250         4,588         4,021         3,675         3,637           Interest chearing deposits         4,250         4,588         4,021         3,675         3,688           Other C						
Other Earning Assets         512         116         120         122         124           Total carning assets         352         5.85         5.75         5.76         5.76           More arring Assets         350         467         452         473         455           Other intengible assets         456         442         447         447         440           Other non-arring assets         456         442         447         447         440           Total assets         7,781         8,268         7,809         2,500         2						
Total earning assets         5,525         5,893         5,531         5,200         5,148           Non-earning Assets         450         1,466         1,379         1,378         1,375           Other intangible assets         450         4467         452         473         495           Other non-earning assets         456         442         447         440           Total lassets         7,91         8,285         7,99         7,488         2,310           Total assets         7,92         4,588         4,021         3,637         3,637           Total assets         2,276         2,522         2,417         2,386         3,637           Interest cheating deposits         4,226         4,588         4,021         3,637         3,637           Interest cheating deposits         4,276         2,522         2,417         2,386         2,380           Savings products         3,868         3,467         3,249         2,871         2,380           Savings products         4,274         4,540         4,534         4,145         3,586           Other Chair Carrie         4,274         4,540         4,534         4,145         3,586           Other Chair Carrie<						
Non-carring Assets         1,550         1,466         1,379         1,378         1,378           Other Intangible assets         456         4467         452         447         449           Other non-carring assets         456         24375         2278         2298         2,310           Total ance-arring assets         7,981         8,268         7,809         7,498         2,416           Total assets         7,981         8,268         7,809         7,498         2,418           Nominterest-bearing deposits         4,250         4,588         4,021         2,365         2,380           Savings products         5,490         5,657         5,596         5,701         5,398           Savings products         3,868         3,467         3,249         2,874         2,053           Time deposits         16,374         16,234         15,283         14,165         1,388           Other Interest-bearing Liabilities         4,274         4,540         4,536         4,145         3,586           Other Noninterest-bearing Liabilities         2,43         2,45         2,40         2,19         2,07           Total deposits         2,23         2,45         2,40         2,19 <td< td=""><td>9</td><td></td><td></td><td></td><td></td><td></td></td<>	9					
Goodwill Other intangible assets         1,550         1,466         1,379         1,378         1,757           Other intangible assets         456         442         447         447         447           Total non-earning assets         2,456         2,375         2,278         2,298         2,317           Total assets         7,981         8,268         7,809         7,498         7,458           Total assets         7,981         8,268         7,809         7,498         7,458           Total assets         7,266         2,522         2,417         2,386         2,380           Total deposits         4,260         4,588         4,021         3,675         3,637           Total deposits         3,689         3,647         5,596         5,701         5,398           Total deposits         16,374         16,234         15,283         14,636         13,488           Other Interest-bearing Liabilities         2,471         4,540         4,536         4,145         2,586           Other Noninterest-bearing Liabilities         2,434         2,454         2,342         2,337         2,345           Total carring Liabilities         2,399         2,019         2,019         2,019	_	5,525	5,893	5,531	5,200	5,148
Other intangible assets         450   450   467   452   447   447   440   4		1.550	1 466	1 270	1.270	1 275
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         7,890         7,498         7,488           Depoits           Noninterest-bearing deposits         4,250         4,588         4,021         3,675         5,398           Savings products         5,490         5,657         5,596         5,701         5,398           Time deposits         16,374         16,234         15,283         14,636         13,468           Other Interest-bearing Liabilities         4,274         4,540         4,536         4,145         3,586           Other Noninterest-bearing Liabilities         2,381         2,101         2,005         19,000         17,261           Total deposits         2,383         2,496         2,432         2,337         2,345           Total clabilities         2,3891         2,101         2,005         19,000         17,261           Total liabilities         2,3891         2,101         2,01         2,01         2,01         2,01         2,01         2,01         2,01						
Total non-earning assets   2,456						
Total assets						
Deposits         A_250         A_588         A_021         3,675         3,637           Interest checking         2,766         2,522         2,417         2,366         2,380           Savings products         5,490         5,657         5,596         5,701         5,398           Time deposits         16,374         16,234         1,528         2,874         2,873           Other Interest-bearing Liabilities         4,274         4,540         4,536         4,145         3,868           Other Noninterest-bearing Liabilities         2,387         2,452         240         219         207           Total labilities         2,891         2,119         2,005         19,00         17,21           Total arming assets         1,32         8,108         9,11,08         9,12,12         9,231         2,211         9,211 <td< td=""><td>-</td><td></td><td></td><td></td><td></td><td></td></td<>	-					
Noninterest-bearing deposits         4,250         4,588         4,021         3,675         3,637           Interest checking         2,766         2,522         2,417         2,386         2,388           Savings products         5,649         5,657         5,596         5,71         5,398           Time deposits         3,868         3,467         3,249         2,874         2,053           Total deposits         4,274         4,540         3,245         14,636         14,155         3,586           Other Interest-bearing Liabilities         2,43         2,45         2,40         2,19         2,07           Total liabilities         2,43         2,45         2,30         2,19         2,07           Total liabilities         2,49         2,54         2,32         2,33         2,34           Total liabilities         2,49         2,54         2,32         2,33         2,33         2,33         2,33         2,33         2,33         2,33         2,32         2,33         2,33         2,33         2,33         2,33         2,34         2,34         2,34         2,34         2,34         2,34         2,34         2,34         2,34         2,34         2,34         2,34		/,981	8,268	7,809	7,498	7,438
Interest checking Saving products         2,766   2,522   2,417   5,386   5,701   5,398   1,000   5,0	-	4.250	4.700	4.021	2.675	2.627
Savings products         5,490         5,657         5,596         5,711         5,398           Time deposits         3,868         3,467         3,249         2,874         20,538           Other Interest-bearing Liabilities         4,274         4,540         4,536         4,145         2,386           Other Noninterest-bearing Liabilities         243         245         240         219         207           Total liabilities         2,431         2,454         2,402         2,937         2,345           Total carning assets         3,249         2,454         2,342         2,337         2,345           Total carning assets         3,30         9         46         80         9.88           Total deposits         2,50         2,61         2,62         2,72         2,80           Total deposits         2,50         2,61         2,67         2,71         2,80           Total deposits         2,50         2,61         2,67         2,71         2,80           Total deposits         2,50         2,61         2,67         2,71         2,80           Total liabilities         3,50         3,50         3,50         3,50         3,50         3,50         3,50	<b>8</b>				,	
Time deposits         3,868         3,467         3,249         2,874         2,053           Total deposits         16,374         16,234         15,283         14,636         13,468           Other Increst-bearing Liabilities         4,274         4,540         4,536         4,145         2,787           Total liabilities         20,381         21,019         20,059         19,000         17,261           Shareholders' Equity         2,496         2,451         2,322         2,337         2,345           Net colspan="4">Net col						
Total deposits         16,374         16,234         15,283         14,636         13,468           Other Interest-bearing Liabilities         4,274         4,540         4,536         4,145         3,586           Other Noninterest-bearing Liabilities         20,891         21,019         20,059         19,000         17,261           Shareholder's Equity         2,986         2,454         2,322         2,337         2,345           Nameholder's Equity         2,986         2,454         2,322         2,337         2,345           Nameholder's Equity         2,496         2,454         2,322         2,337         2,345           Nameholder's Equity         2,496         2,454         2,432         2,337         2,435           Nameholder's Equity         2,496         2,454         2,432         2,337         2,435           Nameholder's Equity         2,406         2,407         2,401         4         6         2,40         2,21         8         2,21         9         2,21         9         9         2,21         9         2,21         9         2,21         9         2,21         9         2,21         9         2,21         9         2						
Other Interest-bearing Liabilities         4,274         4,540         4,364         2,135         2,105         2,107         2,007           Total liabilities         20,891         2,107         2,005         19,000         17,261           Shareholders' Equity         2,496         2,435         2,342         2,337         2,345           NET INTEREST SPREADS           Total earning assets         1,32         % 1,08         % 1,48         % 2,01         % 2,21         %           Total earning assets         3,30         1,19         4,6         8,0         9,8           Total deposits         2,50         2,61         2,67         2,71         2,80           Total labilities         2,50         2,61         2,67         2,71         2,80           Total deposits         2,50         2,61         2,67         2,71         2,80           Total deposits         2,50         2,61         2,67         2,71         2,80           Total deposits         2,50         2,61         2,67         2,71         2,80           CREDIT QUALITY         2,50         3,50         3,50         3,50         3,50         3,50         3,50         3,50         3,50	•					
Other Noninterest-bearing Liabilities         243         245         240         210         100         17.261           Total liabilities         20,891         21,019         20,595         19,000         17,261           Shareholders' Equity         24,96         2,454         2,342         2,337         2,345           TOTAL REST STREADS           Total aeming assets         3.0         1.9         4.6         8.0         9.8           Total deposits         2.50         2.61         2.67         2.71         2.80           Total liabilities         2.50         2.61         2.67         2.71         2.80           Total deposits         2.50         2.61         2.67         2.71         2.80           Total labilities         2.50         2.61         2.67         2.71         2.80           CREDIT QUALITIES           TOTAL Indicated set to the set of t	_					
Total liabilities         20,891         21,019         20,059         19,000         17,261           Shareholders' Equity         2,496         2,454         2,342         2,337         2,345           NET INTEREST SPREADS           Total carning assets         1,32         % 1,08         % 1,43         % 2,01         % 2,21         % 2,81           Total carning assets         3,30         1,94         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         2,20           CREDIT QUALITY           Total liabilities         \$ 2,5         \$ 5-         \$ 5-         \$ 5-         \$ 5-           CREDIT QUALITY         \$ 5- <td< td=""><td></td><td></td><td>,</td><td></td><td></td><td></td></td<>			,			
Shareholders' Equity         2,496         2,454         2,342         2,337         2,345           NET INTEREST SPREADS           Total earning assets         1.32         % 1.08         % 1.43         % 2.01         % 2.21         %           Total lassets         3.0         .19         .46         .80         .98           Total deposits         2.50         2.61         2.67         2.71         2.80           Total lassets         3.0         .19         .46         .80         .98           Total deposits         2.50         2.61         2.67         2.71         2.80           Total lassets         8.2         2.10         2.14         2.15         2.20           CREDIT QUALITY           Vet Charge-offs           Set	-					
Total earning assets					•	
Total earning assets         1.32         %         1.08         %         1.43         %         2.01         %         2.21         %           Total assets         3.0         1.19         4.6         8.0         9.8           Total deposits         2.50         2.61         2.67         2.71         2.80           Total liabilities         2.02         2.10         2.14         2.15         2.80           Total liabilities         2.02         2.10         2.14         2.15         2.80           CERDIT QUALITY           Net Charge-offs           Commercial         \$-         \$			,	,	,	,
Total assets   3.0	Total earning assets	1 32.	% 1.08	% 1.43	% 2.01	% 2.21 %
Total deposits         2.50         2.61         2.67         2.71         2.80           Total liabilities         2.02         2.10         2.14         2.15         2.26           CREDIT QUALITY           Net Charge-offs           Commercial         \$-	•					
Total liabilities   2.02   2.10   2.14   2.15   2.26     CREDIT QUALITY						
Net Charge-offs         S         \$	<u>-</u>					
Net Charge-offs         S         \$	CREDIT QUALITY					
Commercial         \$						
Commercial real estate		\$	\$	\$	\$	\$
Residential mortgages						
Retail          1          2            Total loans         \$         \$1         \$         \$2         \$           Net Charge-off Ratios           Commercial          %						
Net Charge-off Ratios           Commercial         % % % % % % %			1		2	
Commercial         %	Total loans	\$	\$1	\$	\$2	\$
Commercial real estate   <	Net Charge-off Ratios					_
Residential mortgages </td <td>9</td> <td></td> <td>%</td> <td>%</td> <td>% 9</td> <td>% %</td>	9		%	%	% 9	% %
Retail          1.6          33            Total loans          %         0.07         %          %         1.16         %          %           March 31, December 31, September 30, 2006         June 30, March 31, 2006         20	Commercial real estate					
March 31, December 31, September 30, 2006   Dune 30, March 31, 2007   2006   2006   2006   2006	Residential mortgages					
March 31, December 31, September 30, 2006         June 30, March 31, 2006           Nonperforming Assets         \$10         \$10         \$11         \$9         \$9           Other nonperforming assets						
Nonperforming Assets         \$10         \$10         \$11         \$9         \$9           Other nonperforming assets <td< td=""><td>Total loans</td><td></td><td>% .07</td><td>%</td><td>% .16 '</td><td>% %</td></td<>	Total loans		% .07	%	% .16 '	% %
Nonperforming Assets         \$10         \$10         \$11         \$9         \$9           Other nonperforming assets <td< td=""><td></td><td>M1- 21</td><td>Dagger 1 21</td><td>Contour! 20</td><td>I 20</td><td>Manal 21</td></td<>		M1- 21	Dagger 1 21	Contour! 20	I 20	Manal 21
Nonperforming Assets Nonperforming loans \$10 \$10 \$11 \$9 \$9 Other nonperforming assets				-		
Nonperforming loans         \$10         \$11         \$9         \$9           Other nonperforming assets   -	Nonperforming Assets		2000	2000	2000	
		\$10	\$10	\$11	\$9	\$9
Total nonperforming assets \$10 \$10 \$11 \$9 \$9						
	Total nonperforming assets	\$10	\$10	\$11	\$9	\$9

## WEALTH MANAGEMENT

	Three Months Ended						
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,		
(Unaudited)	2007	2006	2006	2006	2006		
OTHER INFORMATION							
Trust and Investment Management Fees							
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		
Total Revenue							
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		
Assets Under Management by Asset Category*							
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		

<sup>\*</sup> 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)	2007	2006	2006	2006	2006
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$169	\$176	\$164	\$156	\$163
Noninterest Income					
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
Noninterest Expense					
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
Provision for Credit Losses	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
FINANCIAL RATIOS					
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

		ŗ	Three Months Ende	d	
(Dollars in Millions)	March 31,	December 31,		June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans	¢2.924	¢4.021	¢2 000	¢2.759	¢2.525
Commercial Commercial real estate	\$3,834	\$4,021	\$3,880	\$3,758	\$3,535
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
Other Earning Assets	264	142	71	69	67
Total earning assets	13,810	13,505	12,878	12,339	11,923
Non-earning Assets					
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
Deposits					
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
Other Interest-bearing Liabilities	846	956	941	1,273	1,001
Other Noninterest-bearing Liabilities	1,436	1,235	1,589	1,396	1,148
Total liabilities Shareholders' Equity	2,758 4,741	2,638 4,772	2,887 4,796	2,988 4,741	2,463 4,362
	4,741	4,772	4,790	4,741	4,302
NET INTEREST SPREADS					
Total earning assets	5.37				5.88 %
Total description	3.22	3.34	3.25	3.20	3.67
Total deposits Total liabilities	4.26 (.74)	4.44 (.60)	4.45 (1.10)	3.77 (.94)	3.87 (1.32)
	(./4)	(.00)	(1.10)	(.)4)	(1.32)
CREDIT QUALITY					
Net Charge-offs	<b>412</b>	<b>4.1</b>	Φ10	40	010
Commercial	\$12	\$11	\$10	\$8	\$10
Commercial real estate Residential mortgages					
Retail	81	74	64	57	50
Total loans	\$93	\$85	\$74	\$65	\$60
Net Charge-off Ratios			•	·	· · · · · · · · · · · · · · · · · · ·
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 %
	M1- 21	Dagam's 21	Cantomb - : 20	Inne 20	Manah 21
	March 31, 2007	December 31, 2006	September 30, 2006	June 30, 2006	March 31, 2006
Nonperforming Assets	2007	2000	∠000	2000	2000
Nonperforming loans	\$31	\$38	\$45	\$46	\$57
Other nonperforming assets					
Total nonperforming assets	\$31	\$38	\$45	\$46	\$57

# PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
OTHER INFORMATION					_
Total noninterest income					
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
Credit Card Charge Volume (Issuing)					
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

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$(38)	\$(56)	\$(81)	\$(39)	\$11
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	(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
Total noninterest income	19	79	45	41	66
Total net revenue	(19)	23	(36)	2	77
Noninterest Expense					
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
Total noninterest expense	48	100	57	78	51
Income before provision and income taxes	(67)	(77)	(93)	(76)	26
Provision for Credit Losses	1	1	1	3	
Income before income taxes	(68)	(78)	(94)	(79)	26
Income taxes and taxable-equivalent adjustment	(112)	(178)	(125)	(86)	(47)
Net income	\$44	\$100	\$31	\$7	\$73
FINANCIAL RATIOS					
Return on average assets	nm	% nm	% nm %	nm %	nm %
Return on average assets Return on average total equity	nm nm	% nm	% nm % nm	nm % nm	nm % nm
Return on average assets Return on average total equity Net interest margin (taxable-equivalent basis)					

## TREASURY AND CORPORATE SUPPORT

		7	Three Months End	led	
(Dollars in Millions)	March 31,	December 31,		June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans	44.50	****		4.50	4.70
Commercial	\$138	\$132	\$130	\$120	\$150
Commercial real estate	65 4	68 4	63 5	63 4	66 4
Residential mortgages Retail	41	41	42	44	4 46
Total loans	248	245	240	231	266
Other Earning Assets	41,938	41,220	40,847	41,171	41,272
Total earning assets	42,186	41,465	41,087	41,402	41,538
Non-earning Assets	12,100	11,103	11,007	11,102	11,550
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
Deposits	, , , , , , ,	- ,	- 7		
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
Other Interest-bearing Liabilities	54,820	52,311	51,247	49,945	50,069
Other Noninterest-bearing Liabilities	3,013	3,075	2,670	2,428	2,685
Total liabilities	59,286	56,852	56,227	54,238	55,828
Shareholders' Equity	1,746	1,737	1,521	1,358	1,613
NET INTEREST SPREADS					
Total earning assets	nm '	% nm	% nm %	% nm %	nm %
Total assets	nm	nm	nm	nm	nm
Total deposits	nm	nm		nm	nm
Total liabilities	nm	nm	nm	nm	nm
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$	\$	\$	\$1	\$
Commercial real estate				1	
Residential mortgages	1	1	1	2	
Retail	<u></u> \$1	<u></u> \$1	<u></u> \$1	(1) \$3	<u></u> \$
-	Ψ1	Ψ1	Ψ1	Ψ3	Ψ
Net Charge-off Ratios Commercial	nm '	% nm	% nm 9	% nm %	nm %
Commercial real estate	nm	70 IIIII nm		nm	nm
Residential mortgages	nm	nm		nm	nm
Retail	nm	nm		nm	nm
Total loans	nm '	% nm	% nm %	% nm %	nm %
-					
			September 30,	June 30,	March 31,
<u>-</u>	2007	2006	2006	2006	2006
Nonperforming Assets	Φ.	<b>0.4.5</b>	Α.	4.2	Φ2
Nonperforming loans	\$2	\$13	\$1	\$2	\$2
Other nonperforming assets  Total nonperforming assets	<u> </u>	\$15	<u></u> \$1	<u></u> \$2	<u></u> \$2
Total nonperforming assets	φ3	\$13	Φ1	ΦΔ	Φ2

## **CONSOLIDATED COMPANY**

	Three Months Ended				
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$1,666	\$1,695	\$1,673	\$1,697	\$1,725
Noninterest Income					
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
Noninterest Expense					
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
Provision for Credit Losses	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
FINANCIAL RATIOS					
	2.09	% 2.18	% 2.23 %	5 2.27 %	2.23 %
Return on average total equity		% 2.18 22.3			23.2
Return on average total equity	21.6		22.8	23.4	
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**

		7	Three Months Ended		
(Dollars in Millions)	March 31,	December 31,	September 30,	June 30,	March 31,
(Unaudited)	2007	2006	2006	2006	2006
AVERAGE BALANCE SHEET					
Loans	<b>4.=</b> 0.40	****	<b></b>	<b>* 4 = 0 = 0</b>	* 4 <b>2</b> 2 <b>2 7</b>
Commercial	\$47,019	\$46,658	\$46,068	\$45,070	\$43,925
Commercial real estate	28,632 21,569	28,926 21,235	28,701 21,118	28,795 20,868	28,616 20,987
Residential mortgages Retail	47,473	46,867	45,604	44,637	44,251
Total loans	144,693	143,686	141,491	139,370	137,779
Other Earning Assets	46,442	45,974	45,699	45,520	45,322
Total earning assets	191,135	189,660	187,190	184,890	183,101
Non-earning Assets	171,133	100,000	107,170	101,000	103,101
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
Deposits					
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
Other Interest-bearing Liabilities	69,631	67,507	65,493	63,471	62,585
Other Noninterest-bearing Liabilities	7,943	7,747	7,704	7,147	7,129
Total liabilities	198,302	196,236	193,172	191,851	189,877
Shareholders' Equity	21,210	21,204	20,917	20,556	20,148
NET INTEREST SPREADS					
Total earning assets	6.84			6.58 %	6.40 %
Total assets	5.96	5.91	5.88	5.73	5.60
Total deposits Total liabilities	(2.27)	(2.19)	, ,	(1.91)	(1.70)
	(3.19)	(3.12)	(3.08)	(2.80)	(2.52)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$35	\$31	\$21	\$20	\$12
Commercial real estate	1	2			2
Residential mortgages Retail	12 129	12 124	11 103	11 94	7 94
Total loans	\$177	\$169	\$135	\$125	\$115
Net Charge-off Ratios	+-/-	7-27	7-2-2	7	7
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 %
		<u> </u>		T 25	_
			September 30,	June 30,	March 31,
Nonnouforming Aggets	2007	2006	2006	2006	2006
Nonperforming Assets Nonperforming loans	\$454	\$470	\$474	\$450	\$521
Other nonperforming assets	128	117	φ474 101	100	98
Total nonperforming assets	\$582	\$587	\$575	\$550	\$619
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