

Supplemental Business Line Schedules

2Q 2006

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$478	\$472	\$485	\$470	\$463
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	83	75	73	77	84
Commercial products revenue	106	99	102	101	99
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	2	--	--	--	--
Other	33	49	57	26	35
Total noninterest income	226	225	233	206	220
Total net revenue	704	697	718	676	683
Noninterest Expense					
Compensation and employee benefits	59	61	61	59	57
Net occupancy and equipment	9	9	9	9	9
Other intangibles	4	4	4	4	4
Net shared services	139	141	132	137	143
Other	23	18	27	19	22
Total noninterest expense	234	233	233	228	235
Income before provision and income taxes	470	464	485	448	448
Provision for Credit Losses	1	(8)	--	3	(11)
Income before income taxes	469	472	485	445	459
Income taxes and taxable-equivalent adjustment	171	172	176	162	167
Net income	\$298	\$300	\$309	\$283	\$292
FINANCIAL RATIOS					
Return on average assets	2.10 %	2.19 %	2.23 %	2.07 %	2.17 %
Return on average total equity	21.5	22.6	22.3	20.8	22.1
Net interest margin (taxable-equivalent basis)	3.74	3.80	3.86	3.80	3.86
Efficiency ratio	33.3	33.4	32.5	33.7	34.4

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$33,292	\$32,433	\$31,981	\$31,648	\$31,187
Commercial real estate	17,346	17,276	17,326	17,084	16,630
Residential mortgages	59	63	65	68	57
Retail	40	44	35	31	28
Total loans	50,737	49,816	49,407	48,831	47,902
Other Earning Assets					
Total earning assets	501	529	386	229	231
Non-earning Assets					
Goodwill	1,329	1,329	1,329	1,329	1,329
Other intangible assets	55	59	64	69	73
Other non-earning assets	4,312	3,893	3,723	3,854	4,351
Total non-earning assets	5,696	5,281	5,116	5,252	5,753
Total assets	56,934	55,626	54,909	54,312	53,886
Deposits					
Noninterest-bearing deposits	12,107	11,992	12,381	12,204	12,303
Interest checking	3,164	3,114	2,740	2,845	3,189
Savings products	5,569	5,285	5,341	5,173	5,469
Time deposits	13,020	12,046	13,623	13,864	12,267
Total deposits	33,860	32,437	34,085	34,086	33,228
Other Interest-bearing Liabilities					
Other Noninterest-bearing Liabilities	6,474	6,407	6,854	6,544	5,495
Total liabilities	1,138	1,167	1,221	1,268	1,273
Shareholders' Equity	41,472	40,011	42,160	41,898	39,996
	5,554	5,394	5,488	5,387	5,308
NET INTEREST SPREADS					
Total earning assets	2.15 %	2.22 %	2.28 %	2.33 %	2.45 %
Total assets	1.59	1.71	1.81	1.85	1.93
Total deposits	2.16	2.13	1.92	1.73	1.67
Total liabilities	1.99	1.96	1.77	1.61	1.58
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$4	\$(8)	\$1	\$5	\$(7)
Commercial real estate	(3)	--	(1)	(2)	(4)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$1	\$(8)	--	\$3	\$(11)
Net Charge-off Ratios					
Commercial	.05 %	(.10) %	.01 %	.06 %	(.09) %
Commercial real estate	(.07)	--	(.02)	(.05)	(.10)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	.01 %	(.07) %	-- %	.02 %	(.09) %
Nonperforming Assets					
Nonperforming loans	\$198	\$237	\$244	\$279	\$272
Other nonperforming assets	20	23	24	25	26
Total nonperforming assets	\$218	\$260	\$268	\$304	\$298

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
OTHER INFORMATION					
Average Loan Balances					
Middle market	\$12,853	\$12,775	\$12,504	\$12,470	\$12,625
Commercial real estate division	14,039	13,734	13,668	13,534	12,742
Equipment finance	3,283	3,268	3,228	3,256	3,329
Specialized industries	4,487	4,274	4,507	4,338	4,077
National corporate	5,143	5,020	4,779	4,620	4,735
Asset based lending	1,339	1,248	1,312	1,346	1,316
Correspondent banking	1,203	1,220	1,232	1,235	1,265
Business Equipment Finance Group	2,894	2,725	2,619	2,523	2,415
SBA Division	1,279	1,283	1,269	1,254	1,218
Other	4,217	4,269	4,289	4,255	4,180
Total loans	\$50,737	\$49,816	\$49,407	\$48,831	\$47,902
Commercial	\$28,176	\$27,436	\$27,111	\$26,817	\$26,343
Lease financing	5,116	4,997	4,870	4,831	4,844
Total commercial	\$33,292	\$32,433	\$31,981	\$31,648	\$31,187
Net Charge-off Ratios					
Commercial	(.03) %	(.19) %	(.07) %	(.15) %	(.18) %
Lease financing	.47	.41	.49	1.23	.41
Total commercial	.05 %	(.10) %	.01 %	.06 %	(.09) %

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$968	\$950	\$969	\$966	\$949
Noninterest Income					
Credit and debit card revenue	1	1	1	1	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	14	13	14	15	15
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	263	231	237	245	233
Treasury management fees	31	30	29	30	31
Commercial products revenue	5	6	5	5	5
Mortgage banking revenue	76	25	110	112	111
Investment products fees and commissions	10	9	9	10	10
Securities gains (losses), net	--	--	--	--	--
Other	64	67	59	69	55
Total noninterest income	465	383	465	488	462
Total net revenue	1,433	1,333	1,434	1,454	1,411
Noninterest Expense					
Compensation and employee benefits	246	248	246	244	242
Net occupancy and equipment	94	94	95	94	94
Other intangibles	12	13	63	63	64
Net shared services	169	188	167	182	180
Other	91	81	105	103	93
Total noninterest expense	612	624	676	686	673
Income before provision and income taxes	821	709	758	768	738
Provision for Credit Losses	54	63	84	65	63
Income before income taxes	767	646	674	703	675
Income taxes and taxable-equivalent adjustment	279	235	245	256	246
Net income	\$488	\$411	\$429	\$447	\$429
FINANCIAL RATIOS					
Return on average assets	2.42 %	2.08 %	2.13 %	2.27 %	2.30 %
Return on average total equity	30.4	26.0	25.1	26.7	26.6
Net interest margin (taxable-equivalent basis)	5.20	5.20	5.19	5.31	5.51
Efficiency ratio	42.7	46.8	47.1	47.2	47.7

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$6,380	\$6,309	\$6,295	\$6,281	\$6,143
Commercial real estate	10,699	10,602	10,508	10,395	10,226
Residential mortgages	20,365	20,477	19,829	18,264	16,742
Retail	35,112	35,037	34,886	34,710	33,710
Total loans	72,556	72,425	71,518	69,650	66,821
Other Earning Assets	2,164	1,730	2,524	2,572	2,246
Total earning assets	74,720	74,155	74,042	72,222	69,067
Non-earning Assets					
Goodwill	2,108	2,107	2,108	2,108	2,108
Other intangible assets	1,453	1,329	1,273	1,193	1,168
Other non-earning assets	2,493	2,447	2,502	2,530	2,452
Total non-earning assets	6,054	5,883	5,883	5,831	5,728
Total assets	80,774	80,038	79,925	78,053	74,795
Deposits					
Noninterest-bearing deposits	12,720	12,773	13,347	13,320	13,035
Interest checking	17,789	17,654	17,532	17,345	17,384
Savings products	21,393	22,365	23,088	23,842	24,581
Time deposits	18,669	18,173	17,892	17,514	17,034
Total deposits	70,571	70,965	71,859	72,021	72,034
Other Interest-bearing Liabilities	1,635	1,523	1,368	1,153	1,096
Other Noninterest-bearing Liabilities	1,966	1,923	1,841	1,778	1,691
Total liabilities	74,172	74,411	75,068	74,952	74,821
Shareholders' Equity	6,436	6,413	6,790	6,643	6,457
NET INTEREST SPREADS					
Total earning assets	2.03 %	2.08 %	2.13 %	2.26 %	2.38 %
Total assets	1.66	1.73	1.78	1.91	2.02
Total deposits	3.27	3.17	3.04	2.93	2.87
Total liabilities	3.16	3.07	2.94	2.85	2.79
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$7	\$10	\$4	\$9	\$10
Commercial real estate	2	2	(1)	3	2
Residential mortgages	9	7	10	8	7
Retail	36	44	72	45	44
Total loans	\$54	\$63	\$85	\$65	\$63
Net Charge-off Ratios					
Commercial	.44 %	.64 %	.25 %	.57 %	.65 %
Commercial real estate	.07	.08	(.04)	.11	.08
Residential mortgages	.18	.14	.20	.17	.17
Retail	.41	.51	.82	.51	.52
Total loans	.30 %	.35 %	.47 %	.37 %	.38 %
Nonperforming Assets					
Nonperforming loans	\$195	\$216	\$239	\$230	\$234
Other nonperforming assets	80	75	76	72	70
Total nonperforming assets	\$275	\$291	\$315	\$302	\$304

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
OTHER INFORMATION					
Retail Loan Information					
Average Balances					
Retail leasing	\$7,116	\$7,250	\$7,403	\$7,468	\$7,314
Home equity and second mortgages	13,584	13,484	13,496	13,558	13,593
Other retail	14,412	14,303	13,987	13,684	12,803
Total retail	\$35,112	\$35,037	\$34,886	\$34,710	\$33,710
Home equity first lien*	\$5,817	\$5,836	\$5,734	\$5,565	\$5,604
Home equity loans	3,586	3,428	3,271	3,148	3,157
Home equity lines	9,998	10,056	10,225	10,410	10,436
Total home equity	\$19,401	\$19,320	\$19,230	\$19,123	\$19,197
Net Charge-off Ratios					
Retail leasing	.11 %	.22 %	.43 %	.27 %	.27 %
Home equity and second mortgages	.38	.36	.59	.38	.47
Other retail	.58	.79	1.25	.78	.72
Total retail	.41 %	.51 %	.82 %	.51 %	.52 %
# of traditional branches	1,946	1,943	1,941	1,939	1,933
# of instore branches	488	487	478	457	450
Total # of branches	2,434	2,430	2,419	2,396	2,383
# of U.S. Bank ATMs	4,966	4,941	5,003	4,986	4,877
Debit card transaction volume	\$7,141	\$6,615	\$6,661	\$6,164	\$5,991
Mortgage production volume	\$6,006	\$4,595	\$6,052	\$6,831	\$5,618
Mortgages serviced for others	\$76,375	\$74,009	\$69,006	\$67,166	\$65,443
Student loan production volume	\$179	\$528	\$241	\$486	\$149
Indirect loan/lease production volume	1,885	1,729	1,370	2,239	2,147
Finance company production volume	1,114	1,171	1,056	1,252	1,457
Direct branch loan/line production volume	2,764	2,250	3,059	2,353	2,780
Total retail credit production volume	\$5,942	\$5,678	\$5,726	\$6,330	\$6,533

* 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 June 30, 2006	Retail Banking	Mortgage Banking	Total Consumer	Retail Banking		Mortgage Banking	
				Percent Change	Percent Change	Percent Change	Percent Change
				2Q06 vs 2Q05	2Q06 vs 1Q06	2Q06 vs 2Q05	2Q06 vs 1Q06
Net interest income (taxable-equivalent basis)	\$948	\$20	\$968	3.4 %	2.2 %	(37.5) %	(9.1) %
Noninterest income	388	77	465	10.2	17.6	(30.0)	45.3
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,336	97	1,433	5.3	6.2	(31.7)	29.3
Noninterest expense	399	32	431	.3	1.8	3.2	3.2
Net shared services	160	9	169	(5.9)	(10.1)	(10.0)	(10.0)
Other intangibles	12	--	12	(14.3)	(7.7)	*	--
Total noninterest expense	571	41	612	(1.9)	(2.1)	(54.9)	--
Income before provision and income taxes	765	56	821	11.4	13.3	9.8	64.7
Provision for credit losses	54	--	54	(14.3)	(14.3)	--	--
Income before income taxes	711	56	767	13.9	16.2	9.8	64.7
Income taxes and taxable-equivalent adjustment	259	20	279	14.1	16.1	5.3	66.7
Net income	\$452	\$36	\$488	13.9 %	16.2 %	12.5 %	63.6 %

Six Months Ended June 30, 2006	Retail Banking	Mortgage Banking	Total Consumer	Retail Percent Change	Mortgage Percent Change
				2006 vs 2005	2006 vs 2005
Net interest income (taxable-equivalent basis)	\$1,876	\$42	\$1,918	4.2 %	(32.3) %
Noninterest income	718	130	848	8.6	(38.7)
Securities gains (losses), net	--	--	--	--	--
Total net revenue	2,594	172	2,766	5.4	(37.2)
Noninterest expense	791	63	854	1.5	--
Net shared services	338	19	357	3.7	(5.0)
Other intangibles	25	--	25	(10.7)	*
Total noninterest expense	1,154	82	1,236	1.9	(54.7)
Income before provision and income taxes	1,440	90	1,530	8.4	(3.2)
Provision for credit losses	117	--	117	(14.6)	--
Income before income taxes	1,323	90	1,413	11.1	(3.2)
Income taxes and taxable-equivalent adjustment	481	33	514	10.8	(2.9)
Net income	\$842	\$57	\$899	11.2 %	(3.4) %

* Not meaningful

WEALTH MANAGEMENT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$127	\$125	\$118	\$111	\$106
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	311	294	256	248	250
Deposit service charges	1	1	1	1	1
Treasury management fees	2	2	2	2	2
Commercial products revenue	--	--	1	1	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	32	29	28	27	29
Securities gains (losses), net	--	--	--	--	--
Other	23	24	23	22	20
Total noninterest income	369	350	311	301	302
Total net revenue	496	475	429	412	408
Noninterest Expense					
Compensation and employee benefits	123	125	102	98	103
Net occupancy and equipment	15	15	14	13	13
Other intangibles	22	22	15	15	15
Net shared services	47	51	43	47	49
Other	55	51	48	47	43
Total noninterest expense	262	264	222	220	223
Income before provision and income taxes	234	211	207	192	185
Provision for Credit Losses	2	--	3	--	2
Income before income taxes	232	211	204	192	183
Income taxes and taxable-equivalent adjustment	84	77	74	70	67
Net income	\$148	\$134	\$130	\$122	\$116
FINANCIAL RATIOS					
Return on average assets	7.93 %	7.30 %	7.62 %	7.30 %	7.00 %
Return on average total equity	25.3	23.1	30.8	29.2	28.0
Net interest margin (taxable-equivalent basis)	9.81	9.86	9.06	8.71	8.40
Efficiency ratio	52.8	55.6	51.7	53.4	54.7

WEALTH MANAGEMENT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$1,520	\$1,497	\$1,591	\$1,585	\$1,582
Commercial real estate	689	673	656	628	639
Residential mortgages	440	443	421	404	393
Retail	2,422	2,403	2,379	2,315	2,313
Total loans	5,071	5,016	5,047	4,932	4,927
Other Earning Assets					
Total earning assets	122	124	118	122	134
Non-earning Assets					
Goodwill	1,378	1,375	885	874	874
Other intangible assets	473	495	292	301	316
Other non-earning assets	443	437	430	404	396
Total non-earning assets	2,294	2,307	1,607	1,579	1,586
Total assets	7,487	7,447	6,772	6,633	6,647
Deposits					
Noninterest-bearing deposits	3,668	3,630	3,907	3,730	3,616
Interest checking	2,379	2,372	2,199	2,317	2,445
Savings products	5,677	5,376	5,889	5,466	5,368
Time deposits	2,900	2,070	2,154	1,672	1,102
Total deposits	14,624	13,448	14,149	13,185	12,531
Other Interest-bearing Liabilities					
Total liabilities	4,143	3,585	3,025	3,012	2,892
Other Noninterest-bearing Liabilities					
Total liabilities	221	207	228	237	222
Shareholders' Equity	18,988	17,240	17,402	16,434	15,645
	2,349	2,353	1,677	1,660	1,663
NET INTEREST SPREADS					
Total earning assets	2.01 %	2.21 %	1.61 %	1.81 %	1.82 %
Total assets	.80	.98	.82	1.02	1.03
Total deposits	2.69	2.77	2.58	2.47	2.43
Total liabilities	2.13	2.26	2.17	2.05	2.03
CREDIT QUALITY					
Net Charge-offs					
Commercial	--	--	\$2	--	--
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	2	--	1	--	2
Total loans	\$2	--	\$3	--	\$2
Net Charge-off Ratios					
Commercial	-- %	-- %	.50 %	-- %	-- %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	.33	--	.17	--	.35
Total loans	.16 %	-- %	.24 %	-- %	.16 %
Nonperforming Assets					
Nonperforming loans	\$9	\$9	\$6	\$2	\$3
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$9	\$9	\$6	\$2	\$3

WEALTH MANAGEMENT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005

OTHER INFORMATION**Trust and Investment Management Fees**

Private client	\$113	\$103	\$101	\$96	\$106
Asset management	45	43	43	42	41
Institutional trust & custody	42	40	27	24	24
Corporate trust	75	74	53	52	49
Fund services	36	34	32	34	30
Other	--	--	--	--	--
Total	\$311	\$294	\$256	\$248	\$250

Total Revenue

Private client	\$192	\$179	\$176	\$168	\$175
Asset management	46	44	44	43	42
Institutional trust & custody	44	42	29	26	26
Corporate trust	127	125	98	93	85
Fund services	40	39	36	38	33
Investment & insurance	45	43	43	41	44
Other	2	3	3	3	3
Total	\$496	\$475	\$429	\$412	\$408

Assets Under Management by Asset Category*

Equity	\$45,648	\$46,028	\$45,119	\$44,044	\$42,798
Fixed income	46,060	48,672	49,101	50,438	51,044
Money market	44,459	36,359	37,385	35,881	34,196
Other	6,666	6,408	6,221	6,136	6,069
Total	\$142,833	\$137,467	\$137,826	\$136,499	\$134,107

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

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$156	\$163	\$162	\$154	\$135
Noninterest Income					
Credit and debit card revenue	201	181	195	185	177
Corporate payment products revenue	139	127	126	135	120
ATM processing services	47	46	47	49	42
Merchant processing services	253	213	194	200	198
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	3	3	3	3	3
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	11	20	8	7	7
Total noninterest income	654	590	573	579	547
Total net revenue	810	753	735	733	682
Noninterest Expense					
Compensation and employee benefits	87	85	77	79	75
Net occupancy and equipment	17	18	17	16	15
Other intangibles	51	46	47	45	43
Net shared services	75	77	72	74	73
Other	121	116	138	105	97
Total noninterest expense	351	342	351	319	303
Income before provision and income taxes	459	411	384	414	379
Provision for Credit Losses	65	60	117	88	92
Income before income taxes	394	351	267	326	287
Income taxes and taxable-equivalent adjustment	143	128	97	119	104
Net income	\$251	\$223	\$170	\$207	\$183
FINANCIAL RATIOS					
Return on average assets	5.82 %	5.49 %	4.28 %	5.31 %	4.84 %
Return on average total equity	21.2	20.7	16.5	20.1	18.3
Net interest margin (taxable-equivalent basis)	5.07	5.54	5.41	5.26	4.76
Efficiency ratio	43.3	45.4	47.8	43.5	44.4

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$3,758	\$3,535	\$3,747	\$3,570	\$3,433
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	8,512	8,321	8,075	7,993	7,878
Total loans	12,270	11,856	11,822	11,563	11,311
Other Earning Assets					
Total earning assets	69	67	65	61	68
Non-earning Assets					
Goodwill	2,463	2,286	2,087	2,061	2,030
Other intangible assets	1,165	1,056	957	1,002	972
Other non-earning assets	1,327	1,199	823	788	782
Total non-earning assets	4,955	4,541	3,867	3,851	3,784
Total assets	17,294	16,464	15,754	15,475	15,163
Deposits					
Noninterest-bearing deposits	297	293	246	163	134
Interest checking	--	--	--	--	--
Savings products	19	18	18	17	15
Time deposits	3	3	3	7	1
Total deposits	319	314	267	187	150
Other Interest-bearing Liabilities					
Total liabilities	1,273	1,001	1,237	679	411
Other Noninterest-bearing Liabilities					
Total liabilities	1,396	1,148	826	828	900
Shareholders' Equity					
	4,747	4,364	4,100	4,079	4,011
NET INTEREST SPREADS					
Total earning assets	5.49 %	5.88 %	5.61 %	5.73 %	4.90 %
Total assets	3.20	3.67	3.80	3.90	3.36
Total deposits	3.77	3.87	4.46	4.24	2.67
Total liabilities	(0.94)	(1.32)	(1.87)	(4.92)	(4.39)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$9	\$10	\$7	\$10	\$13
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	57	50	110	78	79
Total loans	\$66	\$60	\$117	\$88	\$92
Net Charge-off Ratios					
Commercial	.96 %	1.15 %	.74 %	1.11 %	1.52 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	2.69	2.44	5.40	3.87	4.02
Total loans	2.16 %	2.05 %	3.93 %	3.02 %	3.26 %
Nonperforming Assets					
Nonperforming loans	\$46	\$57	\$54	\$34	\$3
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$46	\$57	\$54	\$34	\$3

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
OTHER INFORMATION					
Total noninterest income					
Retail payment solutions	\$207	\$187	\$198	\$189	\$181
Corporate payment services	142	129	129	136	122
Merchant information systems	257	228	198	205	201
Transaction services	48	46	48	49	43
Total	\$654	\$590	\$573	\$579	\$547
Credit Card Charge Volume (Issuing)					
Retail payment solutions	\$9,473	\$8,599	\$9,207	\$8,917	\$8,801
Corporate payment services	7,744	7,298	7,102	7,626	6,870
Total	\$17,217	\$15,897	\$16,309	\$16,543	\$15,671
Merchant volume (acquiring)	\$56,056	\$49,222	\$43,640	\$44,600	\$43,231
# of merchant transactions	584,126,310	506,597,214	490,003,498	490,168,753	474,218,626
# of merchants	836,277	830,531	712,371	719,356	712,814
# of ATMs driven	40,072	38,515	37,471	37,407	38,351
# of Merchant ATMs	2,603	2,617	2,561	2,497	2,509

TREASURY AND CORPORATE SUPPORT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	(\$32)	\$15	\$51	\$90	\$108
Noninterest Income					
Credit and debit card revenue	--	--	1	(1)	(1)
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	(7)	(4)	(10)	(7)	(7)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	1	--	(49)	1	1
Other	48	71	23	10	18
Total noninterest income	41	66	(36)	2	10
Total net revenue	9	81	15	92	118
Noninterest Expense					
Compensation and employee benefits	235	247	216	229	243
Net occupancy and equipment	26	29	31	30	28
Other intangibles	--	--	(48)	(2)	55
Net shared services	(430)	(457)	(414)	(440)	(445)
Other	240	218	197	203	280
Total noninterest expense	71	37	(18)	20	161
Income before provision and income taxes	(62)	44	33	72	(43)
Provision for Credit Losses	3	--	1	(11)	(2)
Income before income taxes	(65)	44	32	83	(41)
Income taxes and taxable-equivalent adjustment	(81)	(41)	(73)	(12)	(142)
Net income	\$16	\$85	\$105	\$95	\$101
FINANCIAL RATIOS					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average total equity	nm	nm	nm	nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm

TREASURY AND CORPORATE SUPPORT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$120	\$151	\$150	\$167	\$172
Commercial real estate	61	65	73	86	87
Residential mortgages	4	4	4	5	6
Retail	44	46	48	49	49
Total loans	229	266	275	307	314
Other Earning Assets					
Total earning assets	41,171	41,272	41,933	42,185	42,776
Non-earning Assets					
Goodwill	1	--	--	--	--
Other intangible assets	--	--	1	2	3
Other non-earning assets	8,517	8,912	8,651	8,700	8,234
Total non-earning assets	8,518	8,912	8,652	8,702	8,237
Total assets	49,918	50,450	50,860	51,194	51,327
Deposits					
Noninterest-bearing deposits	157	149	17	17	60
Interest checking	1	1	2	1	6
Savings products	43	23	22	19	16
Time deposits	1,658	2,826	1,930	1,468	3,207
Total deposits	1,859	2,999	1,971	1,505	3,289
Other Interest-bearing Liabilities					
Other Noninterest-bearing Liabilities					
Total liabilities	49,946	50,069	46,583	46,493	44,092
Shareholders' Equity					
	2,426	2,684	2,629	2,585	2,694
	54,231	55,752	51,183	50,583	50,075
	1,470	1,624	2,022	2,337	2,381
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	--	--	\$8	\$(1)	\$(1)
Commercial real estate	1	--	1	(1)	--
Residential mortgages	2	--	--	1	1
Retail	(1)	--	(1)	1	(2)
Total loans	\$2	--	\$8	--	\$(2)
Net Charge-off Ratios					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
Nonperforming Assets					
Nonperforming loans	\$2	\$2	\$1	\$2	\$2
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$2	\$2	\$1	\$2	\$2

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$1,697	\$1,725	\$1,785	\$1,791	\$1,761
Noninterest Income					
Credit and debit card revenue	202	182	197	185	177
Corporate payment products revenue	139	127	126	135	120
ATM processing services	61	59	61	64	57
Merchant processing services	253	213	194	200	198
Trust and investment management fees	314	297	258	251	253
Deposit service charges	264	232	238	246	234
Treasury management fees	116	107	104	109	117
Commercial products revenue	107	104	101	103	100
Mortgage banking revenue	75	24	109	111	110
Investment products fees and commissions	42	38	37	37	39
Securities gains (losses), net	3	--	(49)	1	1
Other	179	231	170	134	135
Total noninterest income	1,755	1,614	1,546	1,576	1,541
Total net revenue	3,452	3,339	3,331	3,367	3,302
Noninterest Expense					
Compensation and employee benefits	750	766	702	709	720
Net occupancy and equipment	161	165	166	162	159
Other intangibles	89	85	81	125	181
Net shared services	--	--	--	--	--
Other	530	484	515	477	535
Total noninterest expense	1,530	1,500	1,464	1,473	1,595
Income before provision and income taxes	1,922	1,839	1,867	1,894	1,707
Provision for Credit Losses	125	115	205	145	144
Income before income taxes	1,797	1,724	1,662	1,749	1,563
Income taxes and taxable-equivalent adjustment	596	571	519	595	442
Net income	\$1,201	\$1,153	\$1,143	\$1,154	\$1,121
Net income applicable to common equity	\$1,184	\$1,153	\$1,143	\$1,154	\$1,121
FINANCIAL RATIOS					
Return on average assets	2.27 %	2.23 %	2.18 %	2.23 %	2.23 %
Return on average total equity	23.4	23.2	22.6	22.8	22.7
Return on average common equity	24.3	23.3	22.6	22.8	22.7
Net interest margin (taxable-equivalent basis)	3.68	3.80	3.88	3.95	3.99
Efficiency ratio	44.4	44.9	43.3	43.8	48.3

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$45,070	\$43,925	\$43,764	\$43,251	\$42,517
Commercial real estate	28,795	28,616	28,563	28,193	27,582
Residential mortgages	20,868	20,987	20,319	18,741	17,198
Retail	46,130	45,851	45,423	45,098	43,978
Total loans	140,863	139,379	138,069	135,283	131,275
Other Earning Assets	44,027	43,722	45,026	45,169	45,455
Total earning assets	184,890	183,101	183,095	180,452	176,730
Non-earning Assets					
Goodwill	7,279	7,097	6,409	6,372	6,341
Other intangible assets	3,146	2,939	2,587	2,567	2,532
Other non-earning assets	17,092	16,888	16,129	16,276	16,215
Total non-earning assets	27,517	26,924	25,125	25,215	25,088
Total assets	212,407	210,025	208,220	205,667	201,818
Deposits					
Noninterest-bearing deposits	28,949	28,837	29,898	29,434	29,148
Interest checking	23,333	23,141	22,473	22,508	23,024
Savings products	32,701	33,067	34,358	34,517	35,449
Time deposits	36,250	35,118	35,602	34,525	33,611
Total deposits	121,233	120,163	122,331	120,984	121,232
Other Interest-bearing Liabilities	63,471	62,585	59,067	57,881	53,986
Other Noninterest-bearing Liabilities	7,147	7,129	6,745	6,696	6,780
Total liabilities	191,851	189,877	188,143	185,561	181,998
Shareholders' Equity	20,556	20,148	20,077	20,106	19,820
NET INTEREST SPREADS					
Total earning assets	6.58 %	6.40 %	6.18 %	6.01 %	5.83 %
Total assets	5.73	5.60	5.42	5.26	5.11
Total deposits	(1.91)	(1.70)	(1.54)	(1.35)	(1.18)
Total liabilities	(2.80)	(2.52)	(2.23)	(2.00)	(1.79)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$20	\$12	\$22	\$23	\$15
Commercial real estate	--	2	(1)	--	(2)
Residential mortgages	11	7	10	9	8
Retail	94	94	182	124	123
Total loans	\$125	\$115	\$213	\$156	\$144
Net Charge-off Ratios					
Commercial	.18 %	.11 %	.20 %	.21 %	.14 %
Commercial real estate	--	.03	(.01)	--	(.03)
Residential mortgages	.21	.14	.20	.19	.19
Retail	.82	.83	1.59	1.09	1.12
Total loans	.36 %	.33 %	.61 %	.46 %	.44 %
Nonperforming Assets					
Nonperforming loans	\$450	\$521	\$544	\$547	\$514
Other nonperforming assets	100	98	100	97	96
Total nonperforming assets	\$550	\$619	\$644	\$644	\$610