Supplemental Business Line Schedules 4Q 2006



U.S. Bancorp

Preliminary data

WHOLESALE BANKING

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$468	\$478	\$485	\$478	\$491
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services					
Trust and investment management fees	1	2	2	2	1
Deposit service charges					
Treasury management fees	75	78	83	75	73
Commercial products revenue	99	96	106	99	102
Mortgage banking revenue					
Investment products fees and commissions					
Securities gains (losses), net	9		2		
Other	38	43	33	49	57
Total noninterest income	222	219	226	225	233
Total net revenue	690	697	711	703	724
Noninterest Expense					
Compensation and employee benefits	63	61	59	61	61
Net occupancy and equipment	9	9	9	9	9
Other intangibles	4	4	4	4	4
Net shared services	134	132	136	137	132
Other	24	21	23	18	27
Total noninterest expense	234	227	231	229	233
Income before provision and income taxes	456	470	480	474	491
Provision for Credit Losses	10	1	1	(8)	
Income before income taxes	446	469	479	482	491
Income taxes and taxable-equivalent adjustment	162	171	174	175	179
Net income	\$284	\$298	\$305	\$307	\$312
FINANCIAL RATIOS					
Return on average assets	2.00	% 2.10	% 2.16 %	6 2.26	% 2.27 %
Return on average total equity	19.6	20.4	21.4	22.4	22.3
Net interest margin (taxable-equivalent basis)	3.60	3.67	3.80	3.85	3.91
Efficiency ratio	34.4	32.6	32.6	32.6	32.2
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WHOLESALE BANKING

			Three Months End	ded	
(Dollars in Millions)	December 31,	September 30,		March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$33,954	\$33,764		\$32,428	\$31,976
Commercial real estate	17,096	17,134		17,283	17,328
Residential mortgages	62	61	59	63	65 35
Retail Total loans	55 51,167	51,003	50,741	49,818	35 49,404
Other Earning Assets	436 51,603	654 51,657	504 51,245	532	389 49,793
Total earning assets	31,003	31,037	31,243	30,330	49,793
Non-earning Assets Goodwill	1 220	1 220	1 220	1 220	1 220
Other intangible assets	1,329 47	1,329 51		1,329 59	1,329 64
Other non-earning assets	3,326	3,316		3,454	3,246
Total non-earning assets	4,702	4,696		4,842	4,639
Total assets	56,305	56,353	56,517	55,192	54,432
		30,333	30,317	33,172	34,432
Deposits Noninterest-bearing deposits	11,334	11,260	12,102	11,986	12,371
Interest checking	4,100	3,737	3,174	3,122	2,741
Savings products	5,615	5,480		5,291	5,341
Time deposits	11,983	12,019		12,191	13,831
Total deposits	33,032	32,496	34,045	32,590	34,284
Other Interest-bearing Liabilities	7,413	6,873	6,472	6,404	6,851
Other Noninterest-bearing Liabilities	1,066	1,106	1,138	1,166	1,221
Total liabilities	41,511	40,475	41,655	40,160	42,356
Shareholders' Equity	5,763	5,801	5,718	5,552	5,555
NET INTEREST SPREADS					
Total earning assets	1.96	% 2.03	% 2.15	% 2.22	% 2.28 %
Total assets	1.51	1.57	1.64	1.76	1.85
Total deposits	2.17	2.22		2.12	1.91
Total liabilities	1.96	2.02	1.98	1.95	1.76
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$10	\$1	\$4	\$(8)	\$1
Commercial real estate			(3)		(1)
Residential mortgages					
Retail	 \$10	<u></u> \$1	<u></u> \$1	 ¢(0)	
Total loans	\$10	\$1	\$1	\$(8)	
Net Charge-off Ratios	12	0/ 01	0,5	. (10)	01.0/
Commercial Commercial real estate	.12		% .05	` ′	
Residential mortgages			(.07)		(.02)
Retail					
Total loans	.08		% .01	% (.07)	
		g		3.6	D 1 31
	December 31, 2006	September 30, 2006		March 31, 2006	December 31, 2005
Nonperforming Assets		2000	2000	2000	2003
Nonperforming loans	\$222	\$195	\$198	\$237	\$244
Other nonperforming assets	19	18	20	23	24
Total nonperforming assets	\$241	\$213	\$218	\$260	\$268
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U.S. Bancorp Preliminary data

WHOLESALE BANKING

		Thre	Three Months Ended			
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,	
(Unaudited)	2006	2006	2006	2006	2005	
OTHER INFORMATION						
Average Loan Balances						
Middle market	\$10,033	\$10,117	\$10,151	\$10,077	\$9,986	
Commercial real estate division	14,218	14,181	14,037	13,731	13,665	
Equipment finance	3,299	3,308	3,283	3,268	3,228	
Specialized industries	4,547	4,410	4,500	4,284	4,516	
National corporate	5,335	5,240	5,097	4,985	4,744	
Asset based lending	1,386	1,344	1,339	1,248	1,312	
Correspondent banking	1,209	1,257	1,203	1,220	1,232	
Business Equipment Finance Group	3,146	3,021	2,894	2,725	2,619	
SBA Division	1,287	1,288	1,280	1,284	1,269	
Other	6,707	6,837	6,957	6,996	6,833	
Total loans	\$51,167	\$51,003	\$50,741	\$49,818	\$49,404	
Commercial	\$28,640	\$28,557	\$28,168	\$27,429	\$27,105	
Lease financing	5,314	5,207	5,120	4,999	4,871	
Total commercial	\$33,954	\$33,764	\$33,288	\$32,428	\$31,976	
Net Charge-off Ratios					_	
Commercial	.07	% (.01) %	(.03) %	(.19)	% (.07) %	
Lease financing	.45	.15	.47	.41	.49	
Total commercial	.12	% .01 %	.05 %	(.10)	% .01 %	

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$984	\$986	\$968	\$949	\$968
Noninterest Income					
Credit and debit card revenue		1	1	1	1
Corporate payment products revenue					
ATM processing services	14	15	14	13	14
Merchant processing services					
Trust and investment management fees	1	1	1	1	1
Deposit service charges	258	267	263	231	237
Treasury management fees	29	31	31	30	29
Commercial products revenue	5	6	5	6	5
Mortgage banking revenue	26	69	76	25	110
Investment products fees and commissions	9	8	10	9	9
Securities gains (losses), net					
Other	51	60	64	67	59
Total noninterest income	393	458	465	383	465
Total net revenue	1,377	1,444	1,433	1,332	1,433
Noninterest Expense					
Compensation and employee benefits	241	251	246	249	246
Net occupancy and equipment	94	95	94	94	95
Other intangibles	12	12	12	13	63
Net shared services	196	179	170	184	167
Other	104	102	91	81	105
Total noninterest expense	647	639	613	621	676
Income before provision and income taxes	730	805	820	711	757
Provision for Credit Losses	72	59	54	63	84
Income before income taxes	658	746	766	648	673
Income taxes and taxable-equivalent adjustment	239	271	279	236	245
Net income	\$419	\$475	\$487	\$412	\$428
FINANCIAL RATIOS					
Return on average assets	1.99	% 2.29	% 2.42 %	6 2.09	% 2.12 %
Return on average total equity	25.2	28.4	29.9	26.2	25.0
Net interest margin (taxable-equivalent basis)	5.06	5.14	5.20	5.19	5.19
Efficiency ratio	47.0	44.3	42.8	46.6	47.2

			Three Months E	nded	
(Dollars in Millions)	December 31,	September 30,	June 30,		December 31,
(Unaudited)	2006	2006	2006	2006	2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$6,329	\$6,447	\$6,383		\$6,298
Commercial real estate	11,082	10,809	10,685	10,590	10,502
Residential mortgages	20,702	20,592	20,364		19,827
Retail Total loans	35,021	34,182	33,619		33,474
	73,134	72,030	71,051	70,815	70,101
Other Earning Assets	4,061	4,007	3,654		3,932
Total earning assets	77,195	76,037	74,705	74,142	74,033
Non-earning Assets	2.101	2 121	2 100	2.107	2 100
Goodwill	2,181	2,131	2,108		2,108
Other intangible assets	1,521 2,571	1,490 2,510	1,453 2,525	1,329 2,476	1,273
Other non-earning assets Total non-earning assets	6,273	6,131	6,086		2,534 5,915
-					
Total assets	83,468	82,168	80,791	80,054	79,948
Deposits	12.720	10.667	10 707	12 (04	12.240
Noninterest-bearing deposits	12,720	12,667	12,707	12,694	13,340
Interest checking Savings products	17,505 20,289	17,437 20,592	17,770 21,365	17,637 22,336	17,520 23,065
Time deposits	19,290	18,834	18,527	18,050	25,005 17,710
Total deposits	69,804	69,530	70,369		71,635
Other Interest-bearing Liabilities	2,286	1,895	1,635	1,524	1,369
Other Noninterest-bearing Liabilities	2,126	2,099	1,055	,	1,841
Total liabilities	74,216	73,524	73,970		74,845
Shareholders' Equity	6,605	6,626	6,526		6,797
NET INTEREST SPREADS	-				
Total earning assets	2.05	% 2.02	% 2.03	% 2.08	% 2.13 %
Total assets	1.67	1.65	1.66		1.78
Total deposits	3.25	3.33	3.28		3.05
Total liabilities	3.11	3.21	3.17	3.07	2.95
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$11	\$10	\$7	\$10	\$4
Commercial real estate	2		2	2	(1)
Residential mortgages	11	10	9	7	10
Retail	49	39	36		72
Total loans	\$73	\$59	\$54	\$63	\$85
Net Charge-off Ratios					
Commercial	.69	% .62			
Commercial real estate	.07		.08		(.04)
Residential mortgages	.21	.19	.18		.20
Retail	.56	.45	.43		.85
Total loans	.40	% .32	% .30	% .36	% .48 %
	December 31.	September 30,	June 30,	March 31,	December 31,
	2006	2006			2005
Nonperforming Assets					
Nonperforming loans	\$187	\$222	\$195		\$239
Other nonperforming assets	96	\$305	\$275		76 \$315
Total nonperforming assets	\$283	\$305	\$275	\$291	\$313

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
OTHER INFORMATION					_
Retail Loan Information					
Average Balances					
Retail leasing	\$7,016	\$7,069	\$7,115	\$7,250	\$7,403
Home equity and second mortgages	14,002	13,734	13,585	13,484	13,494
Other retail	14,003	13,379	12,919	12,703	12,577
Total retail	\$35,021	\$34,182	\$33,619	\$33,437	\$33,474
Home equity first lien*	\$5,635	\$5,762	\$5,818	\$5,836	\$5,734
Home equity loans	3,772	3,742	3,587	3,428	3,271
Home equity lines	10,230	9,992	9,998	10,056	10,223
Total home equity	\$19,637	\$19,496	\$19,403	\$19,320	\$19,228
Net Charge-off Ratios					
Retail leasing	.28	% .17	% .11	% .22	% .43 %
Home equity and second mortgages	.34	.35	.38	.36	.59
Other retail	.91	.68	.65	.89	1.39
Total retail	.56				
# of traditional branches	1,968	1,972	1,946	1,943	1,941
# of instore branches	504	490	488	487	478
Total # of branches	2,472	2,462	2,434	2,430	2,419
	,	,	,	,	,
# of U.S. Bank ATMs	4,841	4,943	4,966	4,941	5,003
Debit card transaction volume	\$7,567	\$7,113	\$7,141	\$6,615	\$6,661
Mortgage production volume	\$5,837	\$5,855	\$6,006	\$4,595	\$6,052
Mortgages serviced for others	\$82,892	\$79,233	\$76,375	\$74,009	\$69,006
Student loan production volume	\$273	\$500	\$179	\$528	\$241
Indirect loan/lease production volume	1,836	1,975	1,885	1,729	1,370
Finance company production volume	1,162	1,022	1,114	1,171	1,056
Direct branch loan/line production volume	2,357	2,129	2,764	2,250	3,059
Total retail credit production volume	\$5,628	\$5,626	\$5,942	\$5,678	\$5,726

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

(Dollars in Millions, Unaudited)

				Retail Banking		Mortgage B	anking
				Percent	Percent	Percent	Percent
				Change	Change	Change	Change
Three Months Ended	Retail	Mortgage	Total	4Q06 vs	4Q06 vs	4Q06 vs	4Q06 vs
December 31, 2006	Banking	Banking	Consumer	4Q05	3Q06	4Q05	3Q06
Net interest income (taxable-equivalent basis)	\$966	\$18	\$984	3.1 %	.1 %	(41.9) %	(14.3) %
Noninterest income	364	29	393	2.5	(5.5)	(73.6)	(60.3)
Securities gains (losses), net							
Total net revenue	1,330	47	1,377	2.9	(1.5)	(66.7)	(50.0)
Noninterest expense	407	32	439	(1.5)	(1.9)	(3.0)	(3.0)
Net shared services	186	10	196	18.5	9.4		11.1
Other intangibles	12		12	(14.3)		*	
Total noninterest expense	605	42	647	3.6	1.3	(54.3)	
Income before provision and income taxes	725	5	730	2.4	(3.7)	(89.8)	(90.4)
Provision for credit losses	72		72	(14.3)	22.0		
Income before income taxes	653	5	658	4.6	(5.9)	(89.8)	(90.4)
Income taxes and taxable-equivalent adjustment	237	2	239	4.4	(6.0)	(88.9)	(89.5)
Net income	\$416	\$3	\$419	4.8 %	(5.9) %	(90.3) %	(90.9) %
	-						

				Retail	Mortgage
				Percent	Percent
Year Ended	Retail	Mortgage	Total	Change	Change
December 31, 2006	Banking	Banking	Consumer	2006 vs 2005	2006 vs 2005
Net interest income (taxable-equivalent basis)	\$3,806	\$81	\$3,887	3.8	% (37.2) %
Noninterest income	1,468	231	1,699	5.4	(46.7)
Securities gains (losses), net					
Total net revenue	5,274	312	5,586	4.3	(44.5)
Noninterest expense	1,614	128	1,742	1.0	(.8)
Net shared services	691	38	729	5.5	(5.0)
Other intangibles	49		49	(12.5)	*
Total noninterest expense	2,354	166	2,520	1.9	(54.5)
Income before provision and income taxes	2,920	146	3,066	6.2	(25.9)
Provision for credit losses	248		248	(13.3)	
Income before income taxes	2,672	146	2,818	8.5	(25.9)
Income taxes and taxable-equivalent adjustment	972	53	1,025	8.5	(26.4)
Net income	\$1,700	\$93	\$1,793	8.5	% (25.6) %
				-	

^{*} Not meaningful

U.S. Bancorp

Preliminary data

WEALTH MANAGEMENT

	Three Months Ended						
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,		
(Unaudited)	2006	2006	2006	2006	2005		
INCOME STATEMENT							
Net Interest Income (taxable-equivalent basis)	\$125	\$127	\$128	\$125	\$118		
Noninterest Income							
Credit and debit card revenue							
Corporate payment products revenue							
ATM processing services							
Merchant processing services							
Trust and investment management fees	317	302	311	294	256		
Deposit service charges	1	1	1	1	1		
Treasury management fees	3	2	2	2	2		
Commercial products revenue	1				1		
Mortgage banking revenue							
Investment products fees and commissions	27	26	32	29	28		
Securities gains (losses), net							
Other	24	23	23	24	23		
Total noninterest income	373	354	369	350	311		
Total net revenue	498	481	497	475	429		
Noninterest Expense							
Compensation and employee benefits	114	114	121	121	102		
Net occupancy and equipment	15	15	15	15	14		
Other intangibles	24	20	22	22	15		
Net shared services	49	51	47	50	43		
Other	49	50	55	51	48		
Total noninterest expense	251	250	260	259	222		
Income before provision and income taxes	247	231	237	216	207		
Provision for Credit Losses	1		2		3		
Income before income taxes	246	231	235	216	204		
Income taxes and taxable-equivalent adjustment	90	84	86	79	74		
Net income	\$156	\$147	\$149	\$137	\$130		
FINANCIAL RATIOS							
Return on average assets	7.49	% 7.47	% 7.97 %	6 7.45	% 7.61 %		
Return on average total equity	25.3	24.9	25.6	23.7	30.8		
Net interest margin (taxable-equivalent basis)	8.42	9.11	9.88	9.85	9.05		
Efficiency ratio	50.4	52.0	52.3	54.5	51.7		

WEALTH MANAGEMENT

			Three Months E	Ended	
(Dollars in Millions)	December 31,	September 30,			December 31,
(Unaudited)	2006	2006		5 2006	2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$2,222	\$1,847	\$1,521		\$1,593
Commercial real estate	680	695	693		659
Residential mortgages	467	460	441		423
Retail Total loans	2,408 5,777	2,409 5,411	2,422 5,077		2,380 5,055
Other Earning Assets	<u>116</u> 5,893	120 5,531	5,199		5,173
Total earning assets	3,093	3,331	3,199	3,140	3,173
Non-earning Assets Goodwill	1 466	1 270	1 270	1 275	885
Other intangible assets	1,466 467	1,379 452	1,378 473		883 292
Other non-earning assets	442	432	447		431
Total non-earning assets	2,375	2,278			1,608
Total assets	8,268	7,809	7,497		6,781
	6,200	7,009	7,497	7,430	0,781
Deposits Noninterest-bearing deposits	4,588	4,020	3,675	3,637	3,914
Interest checking	2,522	2,418	2,386		2,209
Savings products	5,656	5,595	5,700		5,912
Time deposits	3,467	3,249	2,874		2,136
Total deposits	16,233	15,282	14,635		14,171
Other Interest-bearing Liabilities	4,541	4,537	4,145	3,587	3,027
Other Noninterest-bearing Liabilities	245	240			228
Total liabilities	21,019	20,059	18,999		17,426
Shareholders' Equity	2,451	2,340	2,336	2,343	1,672
NET INTEREST SPREADS					
Total earning assets	1.01	% 1.43	% 2.01	% 2.21	% 1.61 %
Total assets	.19	.46	.80	.98	.82
Total deposits	2.62	2.67	2.71		2.60
Total liabilities	2.10	2.14	2.15	2.26	2.16
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$	\$	\$	\$	\$2
Commercial real estate					
Residential mortgages					
Retail	1		2		1
Total loans	\$1		\$2		\$3
Net Charge-off Ratios					
Commercial		%	%	%	% .50 %
Commercial real estate					
Residential mortgages			.33	 ,	 17
Retail Total loans	.16 .07	%			.17 % .24 %
Total Ioans	.07	/0 ==	/0 .10	70 ==	/0 .24 /0
	December 31	September 30,	June 30	, March 31,	December 31,
	2006	2006			2005
Nonperforming Assets				- 7 -	
Nonperforming loans	\$10	\$11	\$9	\$9	\$6
Other nonperforming assets					
Total nonperforming assets	\$10	\$11	\$9	\$9	\$6

U.S. Bancorp

Preliminary data

WEALTH MANAGEMENT

	Three Months Ended					
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,	
(Unaudited)	2006	2006	2006	2006	2005	
OTHER INFORMATION					_	
Trust and Investment Management Fees						
Private client	\$106	\$102	\$114	\$102	\$99	
FAF Advisors	44	44	44	42	42	
Institutional trust & custody	37	40	41	39	30	
Corporate trust	87	77	74	74	53	
Fund services	42	39	38	37	32	
Other	1					
Total	\$317	\$302	\$311	\$294	\$256	
Total Revenue						
Private client	\$179	\$174	\$189	\$178	\$174	
FAF Advisors	45	45	45	43	43	
Institutional trust & custody	41	42	44	41	32	
Corporate trust	142	132	127	125	98	
Fund services	46	43	43	41	36	
Investment & insurance	41	41	45	43	43	
Other	4	4	4	4	3	
Total	\$498	\$481	\$497	\$475	\$429	
Assets Under Management by Asset Category*						
Equity	\$48,539	\$45,519	\$45,648	\$46,028	\$45,119	
Fixed income	47,337	47,357	46,060	48,672	49,101	
Money market	50,040	46,455	44,459	36,359	37,385	
Other	6,684	6,385	6,666	6,408	6,221	
Total	\$152,600	\$145,716	\$142,833	\$137,467	\$137,826	

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

PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$175	\$164	\$156	\$163	\$162
Noninterest Income					
Credit and debit card revenue	210	205	201	181	195
Corporate payment products revenue	141	150	139	127	126
ATM processing services	46	48	47	46	47
Merchant processing services	245	253	253	213	194
Trust and investment management fees					
Deposit service charges					
Treasury management fees					
Commercial products revenue	4	4	3	3	3
Mortgage banking revenue					
Investment products fees and commissions					
Securities gains (losses), net					
Other	16	12	11	20	8
Total noninterest income	662	672	654	590	573
Total net revenue	837	836	810	753	735
Noninterest Expense					
Compensation and employee benefits	95	92	87	85	77
Net occupancy and equipment	19	19	17	18	17
Other intangibles	52	53	51	46	47
Net shared services	77	76	73	75	72
Other	136	125	121	116	138
Total noninterest expense	379	365	349	340	351
Income before provision and income taxes	458	471	461	413	384
Provision for Credit Losses	85	74	65	60	117
Income before income taxes	373	397	396	353	267
Income taxes and taxable-equivalent adjustment	136	144	144	128	97
Net income	\$237	\$253	\$252	\$225	\$170
FINANCIAL RATIOS					
Return on average assets	5.17	% 5.62	% 5.84 %	6 5.54	% 4.28 %
Return on average total equity	19.8	21.0	21.4	21.0	16.5
Net interest margin (taxable-equivalent basis)	5.14	5.05	5.07	5.54	5.41
Efficiency ratio	45.3	43.7	43.1	45.2	47.8

PAYMENT SERVICES

			Three Months E	nded	
(Dollars in Millions)	December 31,	September 30,		March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
AVERAGE BALANCE SHEET					
Loans	# 4.021	Φ2.000	42.55 0	Φ2.525	Φ2.5.45
Commercial	\$4,021	\$3,880		\$3,535	\$3,747
Commercial real estate	 				
Residential mortgages Retail	9,342	8,927	8,512	8,321	8,075
Total loans	13,363	12,807	12,270	11,856	11,822
Other Earning Assets	142	71	69	67	65
Total earning assets	13,505	12,878	12,339	11,923	11,887
Non-earning Assets	10,000	12,070	12,000	11,520	11,007
Goodwill	2,474	2,477	2,463	2,286	2,087
Other intangible assets	1,125	1,157	1,165	1,056	957
Other non-earning assets	1,066	1,338		1,199	823
Total non-earning assets	4,665	4,972	4,955	4,541	3,867
Total assets	18,170	17,850	17,294	16,464	15,754
Deposits	-				
Noninterest-bearing deposits	424	334	297	293	246
Interest checking					
Savings products	20	20	19	18	18
Time deposits	3	3		3	3
Total deposits	447	357	319	314	267
Other Interest-bearing Liabilities	956	941	1,273	1,001	1,237
Other Noninterest-bearing Liabilities	1,235	1,589	1,396	1,148	826
Total liabilities	2,638	2,887	2,988	2,463	2,330
Shareholders' Equity	4,756	4,782	4,728	4,346	4,091
NET INTEREST SPREADS					
Total earning assets	5.38	% 5.51	% 5.49	% 5.88	% 5.61 %
Total assets	3.34	3.25	3.20	3.67	3.80
Total deposits	4.44	4.45		3.87	4.46
Total liabilities	(.60)	(1.10)) (.94)	(1.32)	(1.87)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$10	\$10	\$9	\$10	\$7
Commercial real estate					
Residential mortgages					
Retail	74	64		50	110
Total loans	\$84	\$74	\$66	\$60	\$117
Net Charge-off Ratios					
Commercial	.99			% 1.15	% .74 %
Commercial real estate					
Residential mortgages Retail	3.14	2.84	2.69	2.44	5.40
Total loans	2.49				
	2.39	2.27	,, 2.10	.0 2.03	3.73 70
	December 31,	September 30,	June 30,	March 31,	December 31,
	2006	2006			2005
Nonperforming Assets					
Nonperforming loans	\$38	\$45	\$46	\$57	\$54
Other nonperforming assets					
Total nonperforming assets	\$38	\$45	\$46	\$57	\$54

PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
OTHER INFORMATION					_
Total noninterest income					
Retail payment solutions	\$219	\$212	\$207	\$187	\$198
Corporate payment services	144	153	142	129	129
Merchant information systems	252	258	257	228	198
Transaction services	47	49	48	46	48
Total	\$662	\$672	\$654	\$590	\$573
Credit Card Charge Volume (Issuing)					_
Retail payment solutions	\$9,956	\$9,439	\$9,473	\$8,599	\$9,207
Corporate payment services	9,505	10,241	7,744	7,298	7,102
Total	\$19,461	\$19,680	\$17,217	\$15,897	\$16,309
Merchant volume (acquiring)	\$56,007	\$56,411	\$56,056	\$49,222	\$43,640
# of merchant transactions	595,776,719	580,538,738	584,126,310	506,597,214	490,003,498
# of merchants	841,587	843,873	836,277	830,531	712,371
# of ATMs driven	40,134	40,510	40,072	38,515	37,471
# of Merchant ATMs	2,747	2,648	2,603	2,617	2,561

U.S. Bancorp Preliminary data

TREASURY AND CORPORATE SUPPORT

	Three Months Ended				
(Dollars in Millions)	December 31, S	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$(57)	\$(82)	\$(40)	\$10	\$46
Noninterest Income					
Credit and debit card revenue					1
Corporate payment products revenue					
ATM processing services					
Merchant processing services	(1)				
Trust and investment management fees					
Deposit service charges					
Treasury management fees					
Commercial products revenue	(5)	(6)	(7)	(4)	(10)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions					
Securities gains (losses), net	2		1		(49)
Other	84	52	48	71	23
Total noninterest income	79	45	41	66	(36)
Total net revenue	22	(37)	1	76	10
Noninterest Expense					
Compensation and employee benefits	210	237	237	250	216
Net occupancy and equipment	29	30	26	29	31
Other intangibles					(48)
Net shared services	(456)	(438)	(426)	(446)	(414)
Other	318	228	240	218	197
Total noninterest expense	101	57	77	51	(18)
Income before provision and income taxes	(79)	(94)	(76)	25	28
Provision for Credit Losses	1	1	3		1
Income before income taxes	(80)	(95)	(79)	25	27
Income taxes and taxable-equivalent adjustment	(178)	(125)	(87)	(47)	(76)
Net income	\$98	\$30	\$8	\$72	\$103
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

		Three	e Months Ended	1	
(Dollars in Millions)	December 31, S		June 30,		December 31,
(Unaudited)	2006	2006	2006	2006	2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$132	\$130	\$120	\$150	\$150
Commercial real estate	68	63	63	66	74
Residential mortgages	4	5 42	4	4	4
Retail Total loans	41 245	240	231	266	48 276
Other Earning Assets	41,219 41,464	40,847 41,087	41,171 41,402	41,272 41,538	41,933
Total earning assets	41,404	41,067	41,402	41,336	42,209
Non-earning Assets Goodwill	10	1	1		
Other intangible assets	10 14	1	1		 1
Other non-earning assets	9,741	8,821	8,905	9,319	9,095
Total non-earning assets	9,765	8,822	8,906	9,319	9,096
Total assets	51,229	49,909	50,308	50,857	51,305
		49,909	30,308	30,637	31,303
Deposits	(16)	(61)	160	227	27
Noninterest-bearing deposits Interest checking	(46)	(61) 3	168 3	227 2	27 3
Savings products	26	27	43	24	22
Time deposits	1,486	2,341	1,651	2,821	1,922
Total deposits	1,466	2,310	1,865	3,074	1,974
Other Interest-bearing Liabilities	52,311	51,247	49,946	50,069	46,583
Other Noninterest-bearing Liabilities	3,075	2,670	2,428	2,685	2,629
Total liabilities	56,852	56,227	54,239	55,828	51,186
Shareholders' Equity	1,629	1,368	1,248	1,520	1,962
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
Commercial real estate			1		1
Residential mortgages	1	1	2		
Retail			(1)		(1)
Total loans	\$1	\$1	\$2	\$	\$8
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 %
	D. 1 21 C		I 20	M1 21	December 21
	December 31, S 2006	eptember 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005
Nonperforming Assets		2000	2000	2000	2003
Nonperforming loans	\$13	\$1	\$2	\$2	\$1
Other nonperforming assets	2				
Total nonperforming assets	\$15	\$1	\$2	\$2	\$1

CONSOLIDATED COMPANY

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2006	2006	2006	2006	2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$1,695	\$1,673	\$1,697	\$1,725	\$1,785
Noninterest Income					
Credit and debit card revenue	210	206	202	182	197
Corporate payment products revenue	141	150	139	127	126
ATM processing services	60	63	61	59	61
Merchant processing services	244	253	253	213	194
Trust and investment management fees	319	305	314	297	258
Deposit service charges	259	268	264	232	238
Treasury management fees	107	111	116	107	104
Commercial products revenue	104	100	107	104	101
Mortgage banking revenue	25	68	75	24	109
Investment products fees and commissions	36	34	42	38	37
Securities gains (losses), net	11		3		(49)
Other	213	190	179	231	170
Total noninterest income	1,729	1,748	1,755	1,614	1,546
Total net revenue	3,424	3,421	3,452	3,339	3,331
Noninterest Expense					
Compensation and employee benefits	723	755	750	766	702
Net occupancy and equipment	166	168	161	165	166
Other intangibles	92	89	89	85	81
Net shared services					
Other	631	526	530	484	515
Total noninterest expense	1,612	1,538	1,530	1,500	1,464
Income before provision and income taxes	1,812	1,883	1,922	1,839	1,867
Provision for Credit Losses	169	135	125	115	205
Income before income taxes	1,643	1,748	1,797	1,724	1,662
Income taxes and taxable-equivalent adjustment	449	545	596	571	519
Net income	\$1,194	\$1,203	\$1,201	\$1,153	\$1,143
Net income applicable to common equity	\$1,179	\$1,187	\$1,184	\$1,153	\$1,143
FINANCIAL RATIOS					
Return on average assets	2.18	% 2.23	% 2.27	% 2.23	% 2.18 %
Return on average assets Return on average total equity	22.3	% 2.23 22.8	23.4	23.2	22.6
Return on average total equity Return on average common equity	23.2	23.6	24.3	23.3	22.6
Net interest margin (taxable-equivalent basis)	3.56	3.56	24.3 3.68	3.80	3.88
Efficiency ratio	3.36 47.2	3.36 45.0	3.08 44.4	3.80 44.9	3.88 43.3
Efficiency faulo	47.2	43.0	44.4	44.9	43.3

CONSOLIDATED COMPANY

December 31 Septembr 32 Septembr 32 Septembr 33 Septembr 34				Three Months End	ed.		
Nome	(Dollars in Millions)	December 31,				December 31,	
Louns Value <			•		2006	2005	
Commercial commercial real estate \$46,658 \$45,000 \$43,925 \$43,764 \$25,650 \$25,650 \$25,650 \$25,650 \$25,650 \$25,650 \$25,650 \$25,000 \$	AVERAGE BALANCE SHEET						
Commercial real estates 28,956 28,710 28,795 28,616 28,735 28,108 20,987 20,318 Real control morrgages 46,867 45,604 44,637 44,211 44,012 13,668 70,104 141,91 19,370 137,779 136,658 70,608 70,007 136,058 70,007 130,008 130,009 130,008 130,008 130,009 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Residuation tompages 21,235 21,118 20,808 20,97 20,10 Retail 46,867 46,604 46,37 42,51 40,10 Total loans 143,686 141,491 139,370 137,779 136,658 Other Earning Assets 45,974 45,699 45,520 45,322 46,437 Total caming assets 81,960 18,109 18,109 7,007 6,009 Other Intangible assets 3,174 3,130 3,146 2,939 2,587 Other intangible assets 17,140 16,432 17,092 16,888 16,129 Other intangible assets 2,174 3,150 3,146 2,939 2,837 Other forming assets 2,174 3,689 2,151 2,692 28,201 28,201 28,202 28,201 28,203 28,203 28,203 28,203 28,203 28,203 28,203 23,31 33,007 3,435 2,412 3,101 33,007 3,435 1,412 3,101 3,101 3,101 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Real 46,867 45,604 44,637 44,251 44,012 Total carning Assets 45,974 45,699 45,520 45,322 46,378 Total carning assets 189,609 187,190 184,809 183,101 183,005 More arming assets 17,469 7,317 7,227 7,097 6,409 Other intangible assets 17,146 16,432 17,092 16,888 16,139 Total concarning assets 17,146 16,432 17,097 20,220 20,220 16,888 16,139 Total assets 27,780 20,899 27,517 20,922 20,220 16,888 16,139 Total assets 29,020 28,200 28,894 28,837 29,898 Interest checking 29,020 28,220 28,949 28,837 29,898 Interest checking 29,020 28,209 28,894 28,837 29,898 Interest checking 24,127 23,595 23,333 23,141 22,473 Saving products							
Other Earning Assets 143,086 141,91 139,70 137,779 136,658 Other Earning Assets 45,974 45,699 45,200 45,321 45,607 Consuming Assets 188,960 187,190 184,890 183,101 183,007 Conderating Assets 7,460 7,317 2,279 7,097 6,409 Other intangible assets 3,74 3,130 3,146 2,939 2,587 Other one-carning assets 17,146 16,432 17,092 10,888 10,129 Total none-carning assets 22,7780 26,899 27,517 26,924 23,125 Total assets 29,020 28,220 28,949 28,837 29,898 Interest checking 21,127 23,595 23,333 23,141 22,473 Savings products 31,606 31,714 32,701 32,002 33,181 33,602 Savings products 31,606 31,714 32,201 33,141 22,473 Savings products 31,606 31,714 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Other Earning Assets 45,974 45,699 45,520 45,322 46,437 Total carning assets 18,960 7,317 7,279 18,989 7,640 Other internation discusses 3,174 3,150 3,146 2,939 2,819 Other non-carning assets 17,146 16,432 17,092 16,888 16,129 Total assets 21,744 3,150 12,409 21,247 20,002 28,207 28,002 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Total carning assets 189,600 187,100 184,800 183,101 183,005 Non-carning Assets 7,460 7,317 7,279 7,097 6,409 Other intangible assets 31,74 31,500 31,46 2,939 2,587 Other non-carning assets 17,146 16,432 17,092 26,924 25,125 Total assets 27,780 26,899 27,517 26,924 25,125 Total assets 27,780 26,899 27,517 26,924 25,125 Total assets 29,020 28,220 28,949 28,837 29,898 Interest cheating deposits 29,020 28,220 28,949 28,333 23,141 22,437 Savings products 31,606 31,714 32,00 33,667 34,588 Time deposits 120,928 36,446 36,259 35,18 35,00 Other Moniterest-bearing Liabilities 67,577 65,493 63,41 62,885 59,067 Other Noniterest-bearing Liabilities 7,274							
Non-carning Assets 7,460 7,317 7,279 7,097 6,409 Other Intangible assets 3,174 3,150 3,146 2,939 2,587 Other non-carning assets 17,146 16,432 17,092 16,888 16,192 Total anceraning assets 27,780 26,899 27,517 26,924 25,125 Total assets 27,780 21,2408 21,2407 20,025 28,200 Nomiterest bearing deposits 29,020 28,220 28,949 28,837 29,898 Interest checking 24,127 23,595 23,333 23,141 22,473 Swings products 36,229 36,446 36,259 35,118 35,602 Time deposits 36,229 36,446 36,259 35,118 35,602 Time deposits 67,577 65,493 36,417 22,528 59,067 Other Interest bearing Liabilities 67,577 65,493 36,417 22,588 59,07 Total deposits 1,222 1,223 1,181 </td <td>_</td> <td></td> <td></td> <td></td> <td></td> <td></td>	_						
Goodwill Other intangible assets 7,40° (1,317) 7,279° (2,08) 2,087° (2,08) 2,587° (2,08) 2,587° (2,08) 2,587° (2,08) 1,709° (2,08) 1,709° (2,08) 2,587° (2,08) 1,709° (2,08) 2,587° (2,08) 2,588° (2,08)	_	189,000	187,190	184,890	183,101	183,093	
Other intangible assets 3,1/4 3,150 3,146 2,939 2,787 Other non-earning assets 17,146 16,432 17,092 16,888 16,129 Total on-earning assets 27,780 26,899 27,517 26,929 28,217 21,002 28,220 28,849 28,837 29,898 Total assets 29,020 28,220 28,949 28,837 29,898 Incress checking 24,127 23,595 23,333 23,141 22,473 Savings products 31,606 31,714 32,703 33,067 34,358 Time deposits 62,629 36,446 36,259 35,118 36,029 Total deposits 67,507 65,493 63,471 62,585 59,067 Other Interest-bearing Liabilities 67,507 65,493 63,471 62,585 59,067 Other Juliantities 67,507 65,493 63,48 18,887 78,14 Total deposits 21,20 29,17 19,851 18,887 78,18	-	7.460	7.217	7.270	7.007	c 400	
Other non-carning assets 17,146 16,432 17,092 16,888 16,129 Total non-earning assets 217,440 21,089 27,517 26,924 25,125 Total assets 217,440 21,089 21,247 21,002 28,202 28,407 21,002 28,988 Nomiterest-bearing deposits 29,020 28,220 28,949 28,337 29,878 Enterest checking 24,127 23,595 23,33 23,414 22,473 Savings products 36,292 31,614 32,701 33,007 34,388 Time deposits 36,292 18,987 121,233 120,163 122,331 Other Interest-bearing Liabilities 67,507 65,493 63,471 62,885 90,675 Other Nominerest-bearing Liabilities 77,47 7,704 71,247 7,129 67,45 Total deposits 196,236 193,172 191,851 189,877 188,143 Total liabilities 6,579 6,549 6,58 6,64 6,618 7,64							
Total non-earning asserts	•						
Total assets 217,440 214,089 212,407 210,025 208,220 Deposits 29,020 28,220 28,949 28,837 29,888 Interest checking 24,127 23,595 23,333 23,141 22,473 Savings products 31,606 31,714 32,701 33,007 34,388 Time deposits 36,229 36,446 36,209 35,118 35,002 Total deposits 120,982 119,975 121,233 120,163 122,331 Other Interest-bearing Liabilities 67,507 65,493 63,471 7,129 6,745 Other Noninterest-bearing Liabilities 7,747 7,740 7,134 7,147 7,102 6,745 189,877 188,143 Total deposits 6,79 6,74 9,055 20,148 20,077 Total earning assets 6,79 6,74 9,658 6,64 9,618 4,618 Total deposits 2,91 5,88 5,73 5,60 5,42 1,61 1,61	<u>e</u>						
Deposits 29,020 28,220 28,949 28,837 29,888 Interest checking 24,127 23,595 23,333 23,141 22,473 Savings products 31,606 31,714 32,701 33,067 34,358 Time deposits 26,929 36,446 36,250 35,118 35,002 Other Interest-bearing Liabilities 67,507 65,493 63,471 62,585 59,067 Other Nominerest-bearing Liabilities 7,747 7,704 7,147 7,129 6,745 Other Nominerest-bearing Liabilities 67,507 65,493 63,471 62,585 59,067 Other Nominerest-bearing Liabilities 67,507 65,493 63,471 7,129 6,745 Other Nominerest-Dearing Liabilities 67,507 65,493 63,471 7,129 6,745 Other Statistic 19,292 7,217 7,147 7,147 7,147 7,147 7,147 1,141 1,170 1,154 1,154 1,154 1,142 1,141 1,170 1,154 </td <td>-</td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td>	-		-	-			
Nominterest-bearing deposits 29,000 28,220 28,949 28,837 29,898 Interest checking 24,127 23,595 23,333 23,141 22,473 Savings products 31,606 31,714 32,501 33,067 34,388 Time deposits 36,229 36,446 36,250 35,118 35,602 Other Interest-bearing Liabilities 67,507 65,493 66,431 62,585 59,067 Other Noninterest-bearing Liabilities 7,747 7,704 7,147 7,129 6,745 Total liabilities 196,236 193,172 191,851 189,877 188,143 Total liabilities 21,204 20,917 20,556 20,48 20,077 Total liabilities 6,79 6,74 8 6,58 6,40 9,618 8 Total liabilities 3,29 6,74 8 6,58 6,40 9,618 8 Total labilities 3,29 6,74 8 6,58 6,40 9,618 8		217,440	214,069	212,407	210,023	208,220	
Interest checking Savings products 24,127 and 31,706 and 31,714 and 32,701 and 32,378 and 33,358 and 32,358 and 32,358 and 32,328 and 3	-	20.020	28 220	29.040	20 027	20.000	
Savings products 31,006 31,714 32,701 33,007 34,358 Time deposits 120,982 36,446 36,250 35,118 35,002 Other Interest-bearing Liabilities 67,507 65,493 63,471 62,585 59,067 Other Noninterest-bearing Liabilities 7,747 7,704 7,147 7,129 67,457 Total liabilities 196,236 193,172 191,851 189,877 181,813 Shareholders' Equity 21,204 20,917 20,555 20,148 20,907 Nonation liabilities 67,9 % 67,4 % 6,58 % 6,618 % 6,618 % Total dearning assets 67,9 % 6,74 % 6,58 % 6,61 % 6,618 % Total dearning assets 5,91 % 5,88 % 5,73 % 5,60 % 5,42 % Total dearning assets 5,91 % 5,88 % 5,73 % 5,60 % 5,42 % Total dearning assets 5,91 % 5,81 % 5,81 % 5,81 % 5,81 % 5,81 % 5,81 % 5,82 % </td <td>- ·</td> <td></td> <td></td> <td></td> <td></td> <td></td>	- ·						
Time deposits 36,229 36,446 36,250 35,118 35,002 Todal deposits 120,982 119,975 121,233 120,63 123,31 Other Interest-bearing Liabilities 67,507 65,493 63,471 62,585 59,067 Other Nominterest-bearing Liabilities 196,236 193,172 191,851 189,877 188,143 Total liabilities 196,236 193,172 191,851 189,877 188,143 Total liabilities 67,97 9,317 20,556 20,148 20,077 Total dearning assets 67,99 67,4% 65,8% 6,04% 6,018 8 Total deposits 20,91 20,10 10,10 10,14 10,14 10,10 10,14 10,14 10,14 10,10 10,15 10,14							
Total deposits 120,982 119,975 121,233 120,163 122,331 Other Interest-bearing Liabilities 67,507 65,493 63,471 62,585 59,067 Other Noninterest-bearing Liabilities 17,474 7,704 7,1147 7,129 6,745 Total liabilities 196,236 193,172 191,851 189,877 188,143 Name of the properties of the p		,					
Other Interest-bearing Liabilities 67,507 65,493 63,471 62,585 59,067 Other Noninterest-bearing Liabilities 7,747 7,704 7,147 7,129 67,435 Total liabilities 196,236 193,172 19,181 189,877 188,143 Shareholder's Equity 21,204 20,917 20,565 20,48 20,77 NET INTEREST SPREADS Total earning assets 6.79 6.674 6.678 6.68 6.640 6.618 6.75 Total assets 5.91 5.88 5.73 5.60 5.42 Total alogosits 6.29 6.674 6.68 6.64 6.618 6.618 7.62 Total deposits 6.29 6.73 5.88 5.73 5.60 5.42 Total deposits 6.29 6.21 7.22 7.22 7.22 7.22 7.22 7.22 7.22 7.22 7.22 7.22 7.22 1.12 7.22 8.22 7.22 1.12 8	*						
Other Noninterest-bearing Liabilities 7,474 7,704 7,147 7,129 6,745 Total liabilities 196,236 193,172 191,851 189,877 188,143 Sharcholders' Equity 21,204 20,917 20,556 20,148 20,077 NET HEREST SPREADS Total earning assets 6,79 6,78,8 6,78 6,64,0 6,618,8 6,73 5,60 5,42 Total deposits 6,79 6,78,8 5,73 5,60 5,42 5,74 6,74 6,64,9 6,61,8 6,62 7,60 5,62 5,74 6,62 7,60 5,62 7,62	•						
Total liabilities 196,236 193,172 191,851 189,877 188,143 Shareholders' Equity 21,204 20,917 20,556 20,148 20,077 NET INTEREST SPREADS Total earning assets 6.79 % 6.74 % 6.58 6.40 % 6.18 % 6.18 Total earning assets 5.91 5.88 5.73 5.60 5.42 Total deposits (2.19) (2.12) (1,91) (1,70) (1,54) Total liabilities (3.12) (3.08) (2.80) (2.52) (2.23) CREDIT QUALITY CREDIT QUALITY <td colspa<="" td=""><td></td><td></td><td></td><td></td><td></td><td></td></td>	<td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
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CREDIT QUALITY CREDIT QUALITY Net Charge-offs Strong commercial commerc	Total assets	5.91	5.88	5.73	5.60	5.42	
CREDIT QUALITY Net Charge-offs Sal \$21 \$20 \$12 \$22 Commercial real estate 2 2 (1) Residential mortgages 12 11 11 7 10 Retail 124 103 94 94 182 Total loans \$169 \$135 \$125 \$115 \$213 Net Charge-off Ratios Commercial real estate .26 % .18 % .11 % .20 % Commercial real estate .03 - - .03 .01 % Residential mortgages .22 .21 .21 .14 .20 Residential mortgages .22 .21 .21 .14 .20 Retail .105 .90 .84 .86 .1.64 Total loans .47 % .38 % .36 % .34 % .62 %	Total deposits	(2.19)	(2.12)	(1.91)	(1.70)	(1.54)	
Net Charge-offs Commercial \$31 \$21 \$20 \$12 \$22 Commercial real estate 2 2 (1) Residential mortgages 12 11 11 7 10 Retail 124 103 94 94 182 Total loans \$169 \$135 \$125 \$115 \$213 Net Charge-off Ratios Commercial 2.6 % 1.8 % 1.1 % 2.0 % Commercial real estate 0.03 -0.03 (.01) Residential mortgages 2.2 2.1 2.1 2.1 2.0 % Retail 1.05 90 .84 .86 1.64 % 1.6 % .18 % .36 % .62 % .62 % .86 1.64 % .60 % .60 % .62 % .62 % .62 %	Total liabilities	(3.12)	(3.08)	(2.80)	(2.52)	(2.23)	
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Retail 124 103 94 94 182 Total loans \$169 \$135 \$125 \$115 \$213 Net Charge-off Ratios Commercial 2.6 % .18 % .18 % .11 % .20 % Commercial real estate .03 .03 (.01) Residential mortgages .22 .21 .21 .14 .20 Retail 1.05 .90 .84 .86 1.64 Total loans 4.7 % .38 % .36 % .34 % .62 % December 31, September 30, 2006 .2006 .2006 .2006 .2006 .2006 .2005 Nonperforming Assets Nonperforming loans \$470 \$474 \$450 \$521 \$544 Other nonperforming assets 117 101 100 98 100		2			2	(1)	
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Commercial .26 % .18 % .18 % .11 % .20 % Commercial real estate .03 .03 (.01) Residential mortgages .22 .21 .21 .21 .14 .20 .14 .20 Retail 1.05 .90 .84 .86 .1.64 .86 .1.64 Total loans .47 % .38 % .36 % .36 % .34 % .62 % December 31, September 30, 2006 .2006 .2006 .2006 .2006 .2005 .2005 .2005 Nonperforming Assets .470 .474 .450 .521 .5544 Other nonperforming assets .471 .474 .450 .450 .450 .450 .450 .450 .450 .45		\$169	\$135	\$125	\$115	\$213	
Commercial real estate .03 .03 (.01) Residential mortgages .22 .21 .21 .14 .20 Retail 1.05 .90 .84 .86 1.64 Total loans .47 % .38 % .36 % .34 % .62 % December 31, September 30, 2006 June 30, 2006 March 31, December 31, 2006 2006 2006 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2006	9						
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Nonperforming Assets \$470 \$474 \$450 \$521 \$544 Other nonperforming assets 117 101 100 98 100	Total loans	.47	70 .30	70 .30 /0	.54	70 .02 70	
Nonperforming Assets \$470 \$474 \$450 \$521 \$544 Other nonperforming assets 117 101 100 98 100		December 31	September 30	June 30	March 31	December 31.	
Nonperforming Assets \$470 \$474 \$450 \$521 \$544 Other nonperforming assets 117 101 100 98 100			•				
Nonperforming loans \$470 \$474 \$450 \$521 \$544 Other nonperforming assets 117 101 100 98 100	Nonperforming Assets				-		
		\$470	\$474	\$450	\$521	\$544	
Total nonperforming assets \$587 \$575 \$550 \$619 \$644							
	Total nonperforming assets	\$587	\$575	\$550	\$619	\$644	