Supplemental Business Line Schedules 4Q 2007



WHOLESALE BANKING

	ree Months End	nths Ended			
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2007	2007	2007	2007	2006
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$472	\$451	\$454	\$453	\$469
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services					
Trust and investment management fees	2	2	2	2	1
Deposit service charges					
Treasury management fees	83	84	92	79	75
Commercial products revenue	114	111	101	99	99
Mortgage banking revenue					
Investment products fees and commissions					
Securities gains (losses), net					9
Other	28	14	43	45	38
Total noninterest income	227	211	238	225	222
Total net revenue	699	662	692	678	691
Noninterest Expense					
Compensation and employee benefits	68	70	71	70	63
Net occupancy and equipment	9	9	9	9	9
Other intangibles	4	4	4	4	4
Net shared services	132	128	133	128	134
Other	31	29	27	22	24
Total noninterest expense	244	240	244	233	234
Income before provision and income taxes	455	422	448	445	457
Provision for Credit Losses	19	6	12	14	9
Income before income taxes	436	416	436	431	448
Income taxes and taxable-equivalent adjustment	159	151	159	157	163
Net income	\$277	\$265	\$277	\$274	\$285
FINANCIAL RATIOS					
Return on average assets	1.87	% 1.88 %	6 1.95 %	1.96	% 2.01 %
Return on average total equity		18.4	19.4	19.2	19.6
	IXn				
Net interest margin (taxable-equivalent basis)	18.6 3.47	3.48	3.54	3.54	3.61

WHOLESALE BANKING

			Three Months E	nded	
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2007	2007	2007	2007	2006
AVERAGE BALANCE SHEET					
Loans		***			422.074
Commercial	\$36,574	\$34,338	\$34,421	\$34,710	\$33,951
Commercial real estate	16,980 89	16,671 79	16,679 71	16,811 60	17,078 58
Residential mortgages Retail	70	69	66	65	56 54
Total loans	53,713	51,157	51,237	51,646	51,141
Other Earning Assets	219	203	215	255	436
Total earning assets	53,932	51,360	51,452	51,901	51,577
Non-earning Assets	55,752	21,200	01,.02	01,501	01,077
Goodwill	1,329	1,329	1,329	1,329	1,329
Other intangible assets	32	36	40		47
Other non-earning assets	3,361	3,331	4,052	3,466	3,346
Total non-earning assets	4,722	4,696	5,421	4,838	4,722
Total assets	58,654	56,056	56,873	56,739	56,299
Deposits					
Noninterest-bearing deposits	10,070	10,117	11,122	10,820	11,374
Interest checking	6,412	5,359	4,820	4,500	4,091
Savings products	5,889	5,372	5,063	5,738	5,620
Time deposits	13,215	10,677	9,391	11,755	12,047
Total deposits	35,586	31,525	30,396		33,132
Other Interest-bearing Liabilities	8,424	8,042	7,672	7,409	7,399
Other Noninterest-bearing Liabilities	1,128	1,024	1,007	1,044	1,067
Total liabilities	45,138	40,591	39,075	41,266	41,598
Shareholders' Equity	5,919	5,712	5,727	5,800	5,766
NET INTEREST SPREADS					
Total earning assets	1.77	% 1.88	% 2.00	% 1.95	% 1.96 %
Total assets	1.36	1.44	1.46		1.52
Total deposits	2.05	2.16	2.31	2.14	2.18
Total liabilities	1.92	1.95	2.03	1.94	1.96
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$9	\$6	\$5	\$13	\$10
Commercial real estate	10		7	1	(1)
Residential mortgages					
Retail Total loans	<u></u> \$19	 \$6	<u></u> \$12	<u></u> \$14	 \$9
	419	\$0	\$12	\$14	ΨЭ
Net Charge-off Ratios Commercial	10	0/ 07	0/ 06	% .15	0/ 12 0/
Commercial real estate	.10 .23	% .07	% .06 .17	.02	% .12 % (.02)
Residential mortgages	.23		.17	.02	(.02)
Retail					
Total loans	.14	% .05	% .09	% .11	% .07 %
		September 30,	June 30,		December 31,
NT C	2007	2007	2007	2007	2006
Nonperforming Assets	\$227	\$20 <i>c</i>	\$222	¢215	\$222
Nonperforming loans Other nonperforming assets	\$327 7	\$286 6	\$223 7	\$215 11	\$222 19
Total nonperforming assets	\$334	\$292	\$230		\$241
Total nonperforming assets	Ψ334	ΨΔ9Δ	Ψ230	ΨΔΖΟ	ΨΔ+1

WHOLESALE BANKING

	Three Months Ended							
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,			
(Unaudited)	2007	2007	2007	2007	2006			
OTHER INFORMATION					_			
Average Loan Balances								
Middle market	\$9,359	\$9,465	\$9,641	\$9,896	\$9,937			
Commercial real estate division	15,290	14,458	14,235	14,270	14,042			
Equipment finance	3,655	3,444	3,407	3,378	3,299			
Specialized industries	3,073	2,671	2,784	2,806	2,554			
National corporate	5,910	5,229	5,134	5,334	5,299			
Asset based lending	1,379	1,319	1,347	1,360	1,401			
Correspondent banking	1,260	1,141	1,145	1,197	1,209			
Business Equipment Finance Group	3,694	3,552	3,413	3,277	3,146			
SBA Division	1,274	1,279	1,283	1,280	1,287			
Other	8,819	8,599	8,848	8,848	8,967			
Total loans	\$53,713	\$51,157	\$51,237	\$51,646	\$51,141			
Commercial	\$30,646	\$28,649	\$28,853	\$29,241	\$28,637			
Lease financing	5,928	5,689	5,568	5,469	5,314			
Total commercial	\$36,574	\$34,338	\$34,421	\$34,710	\$33,951			
Net Charge-off Ratios					_			
Commercial	(.04)	% (.04) %	(.04) %	.15	% .06 %			
Lease financing	.80	.63	.58	.15	.45			
Total commercial	.10	% .07 %	.06 %	.15	% .12 %			

	Three Months Ended							
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,			
(Unaudited)	2007	2007	2007	2007	2006			
INCOME STATEMENT								
Net Interest Income (taxable-equivalent basis)	\$987	\$988	\$968	\$962	\$981			
Noninterest Income								
Credit and debit card revenue	1	1	1	1				
Corporate payment products revenue								
ATM processing services	14	15	14	13	13			
Merchant processing services								
Trust and investment management fees	1	1		1	1			
Deposit service charges	271	270	271	242	258			
Treasury management fees	31	31	31	30	29			
Commercial products revenue	7	6	5	6	5			
Mortgage banking revenue	49	77	69	67	26			
Investment products fees and commissions	9	9	9	8	9			
Securities gains (losses), net	2							
Other	54	71	73	61	51			
Total noninterest income	439	481	473	429	392			
Total net revenue	1,426	1,469	1,441	1,391	1,373			
Noninterest Expense								
Compensation and employee benefits	263	263	261	263	239			
Net occupancy and equipment	98	97	98	96	93			
Other intangibles	12	12	13	14	12			
Net shared services	203	183	169	171	196			
Other	120	113	109	94	103			
Total noninterest expense	696	668	650	638	643			
Income before provision and income taxes	730	801	791	753	730			
Provision for Credit Losses	93	91	77	69	73			
Income before income taxes	637	710	714	684	657			
Income taxes and taxable-equivalent adjustment	232	258	260	249	239			
Net income	\$405	\$452	\$454	\$435	\$418			
FINANCIAL RATIOS								
Return on average assets	1.85	% 2.08	% 2.14	% 2.10	% 1.99 %			
Return on average total equity	25.1	27.9	28.6	27.4	25.5			
Net interest margin (taxable-equivalent basis)	4.87	4.90	4.93	5.02	5.04			
Efficiency ratio	48.9	45.5	45.1	45.9	46.8			

			Three Months E	Inded	
(Dollars in Millions)	December 31,	September 30,	June 30,		December 31,
(Unaudited)	2007	2007	2007	2007	2006
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$6,361	\$6,473	\$6,479		\$6,311
Commercial real estate	11,053	11,048	11,082		11,084
Residential mortgages	22,132	21,724	21,299		20,700
Retail	36,259	36,025	35,513		35,020
Total loans	75,805	75,270	74,373		73,115
Other Earning Assets	4,625	4,759	4,419		4,061
Total earning assets	80,430	80,029	78,792	77,665	77,176
Non-earning Assets	2.217	2.219	2.210	2.206	2.101
Goodwill Other intersible exects	2,217	2,218	2,218		2,181
Other intangible assets Other non-earning assets	1,569 2,453	1,694 2,448	1,682 2,460		1,521 2,548
Total non-earning assets	6,239	6,360	6,360		6,250
Total assets	86,669	86,389	85,152		83,426
	80,009	80,389	65,152	65,947	65,420
Deposits Noninterest-bearing deposits	11 040	11.054	10 154	12 100	12 667
Interest checking	11,848 17,454	11,954 17,659	12,154 17,973		12,667 17,500
Savings products	18,906	19,330	17,973		20,256
Time deposits	20,233	20,161	20,094		19,245
Total deposits	68,441	69,104	69,862		69,668
Other Interest-bearing Liabilities	2,943	2,610	2,359		2,301
Other Noninterest-bearing Liabilities	2,403	2,471	2,240		2,125
Total liabilities	73,787	74,185	74,461	74,050	74,094
Shareholders' Equity	6,403	6,438	6,363	6,440	6,492
NET INTEREST SPREADS					
Total earning assets	2.05	% 2.02	% 2.00	% 2.04	% 2.05 %
Total assets	1.70	1.66	1.63	1.66	1.67
Total deposits	3.21	3.26	3.24	3.26	3.25
Total liabilities	3.05	3.10	3.11	3.13	3.11
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$14	\$16	\$13	\$10	\$10
Commercial real estate	(1)	3	1		3
Residential mortgages	15	16	14		11
Retail	65	56	49		49
Total loans	\$93	\$91	\$77	\$69	\$73
Net Charge-off Ratios					
Commercial	.87			% .64	
Commercial real estate	(.04)		.04		.11
Residential mortgages	.27	.29	.26		.21
Retail Total loans	.71 .49	.62 % .48	.55 % 42	.55 % .38	.56 % .40 %
Total Ioalis	.47	/0 .48	/0 . 4 2	.38	/0 .40 /0
	December 31	September 30,	June 30,	March 31,	December 31,
	2007	2007	2007		2006
Nonperforming Assets					_
Nonperforming loans	\$202	\$195	\$192	\$196	\$187
Other nonperforming assets	125	121	108		96
Total nonperforming assets	\$327	\$316	\$300	\$312	\$283

	Three Months Ended						
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,		
(Unaudited)	2007	2007	2007	2007	2006		
OTHER INFORMATION							
Retail Loan Information							
Average Balances							
Retail leasing	\$6,123	\$6,424	\$6,663	\$6,845	\$7,016		
Home equity and second mortgages	14,999	14,706	14,361	14,153	14,001		
Other retail	15,137	14,895	14,489	14,312	14,003		
Total retail	\$36,259	\$36,025	\$35,513	\$35,310	\$35,020		
Home equity first lien*	\$5,368	\$5,471	\$5,572	\$5,621	\$5,635		
Home equity loans	4,091	4,082	3,984	3,878	3,772		
Home equity lines	10,908	10,624	10,377	10,275	10,229		
Total home equity	\$20,367	\$20,177	\$19,933	\$19,774	\$19,636		
Net Charge-off Ratios							
Retail leasing	.39	% .19	% .24	% .18	% .28 %		
Home equity and second mortgages	.56	.54	.47	.43	.34		
Other retail	1.00	.88	.78	.85	.91		
Total retail	.71	% .62	% .55	% .55	% .56 %		
# of traditional branches	1,991	1,991	1,986	1,990	1,968		
# of instore branches	527	521	513	508	504		
Total # of branches	2,518	2,512	2,499	2,498	2,472		
# of U.S. Bank ATMs	4,867	4,870	4,867	4,837	4,841		
Debit card transaction volume	\$8,777	\$8,034	\$8,155	\$7,570	\$7,567		
Mortgage production volume	\$7,738	\$7,208	\$7,022	\$5,034	\$5,837		
Mortgages serviced for others	\$97,014	\$94,379	\$89,745	\$87,004	\$82,892		
Student loan production volume	\$238	\$541	\$142	\$553	\$273		
Indirect loan/lease production volume	1,529	1,672	2,004	1,787	1,836		
Finance company production volume	740	1,051	1,156	1,257	1,162		
Direct branch loan/line production volume	1,936	2,196	2,603	2,259	2,357		
Total retail credit production volume	\$4,443	\$5,460	\$5,905	\$5,856	\$5,628		

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

(Dollars in Millions, Unaudited)

				Retail Banking Mortgage		Mortgage B	anking
				Percent	Percent	Percent	Percent
				Change	Change	Change	Change
Three Months Ended	Retail	Mortgage	Total	4Q07 vs	4Q07 vs	4Q07 vs	4Q07 vs
December 31, 2007	Banking	Banking	Consumer	4Q06	3Q07	4Q06	3Q07
Net interest income (taxable-equivalent basis)	\$960	\$27	\$987	(.3) %	(.3) %	50.0 %	8.0 %
Noninterest income	382	55	437	4.7	(5.0)	**	(30.4)
Securities gains (losses), net		2	2				
Total net revenue	1,342	84	1,426	1.1	(1.7)	86.7	(19.2)
Noninterest expense	438	43	481	9.0	1.2	30.3	7.5
Net shared services	192	11	203	3.2	11.6	10.0	
Other intangibles	12		12				
Total noninterest expense	642	54	696	7.0	4.1	25.6	5.9
Income before provision and income taxes	700	30	730	(3.8)	(6.4)	**	(43.4)
Provision for credit losses	93		93	27.4	2.2		
Income before income taxes	607	30	637	(7.3)	(7.6)	**	(43.4)
Income taxes and taxable-equivalent adjustment	221	11	232	(7.1)	(7.5)	**	(42.1)
Net income	\$386	\$19	\$405	(7.4) %	(7.7) %	** %	(44.1) %

				Retail	Mortgage	
				Percent	Percent	
Year Ended	Retail	Mortgage	Total	Change	Change	
December 31, 2007	Banking	Banking	Consumer	2007 vs 2006	2007 vs 2006	
Net interest income (taxable-equivalent basis)	\$3,820	\$85	\$3,905	.5	% 4.9	%
Noninterest income	1,544	276	1,820	3.0	38.7	
Securities gains (losses), net		2	2			
Total net revenue	5,364	363	5,727	1.2	29.6	
Noninterest expense	1,719	156	1,875	7.2	17.3	
Net shared services	685	41	726	(.9)	7.9	
Other intangibles	51		51	6.3		
Total noninterest expense	2,455	197	2,652	4.8	15.2	
Income before provision and income taxes	2,909	166	3,075	(1.6)	52.3	
Provision for credit losses	329	1	330	32.7		
Income before income taxes	2,580	165	2,745	(4.7)	51.4	
Income taxes and taxable-equivalent adjustment	939	60	999	(4.8)	50.0	
Net income	\$1,641	\$105	\$1,746	(4.7)	% 52.2	%

^{**} Not meaningful

WEALTH MANAGEMENT & SECURITIES SERVICES

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2007	2007	2007	2007	2006
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$135	\$125	\$120	\$121	\$126
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services					
Trust and investment management fees	341	328	340	319	317
Deposit service charges	1	1	1	1	1
Treasury management fees	3	3	3	2	3
Commercial products revenue			1		1
Mortgage banking revenue					
Investment products fees and commissions	29	27	29	26	27
Securities gains (losses), net					
Other	(82)	27	30	26	24
Total noninterest income	292	386	404	374	373
Total net revenue	427	511	524	495	499
Noninterest Expense					
Compensation and employee benefits	116	117	120	122	114
Net occupancy and equipment	15	14	14	14	15
Other intangibles	22	23	23	23	24
Net shared services	55	50	49	47	49
Other	57	46	49	47	49
Total noninterest expense	265	250	255	253	251
Income before provision and income taxes	162	261	269	242	248
Provision for Credit Losses	1	1			1
Income before income taxes	161	260	269	242	247
Income taxes and taxable-equivalent adjustment	59	95	98	88	90
Net income	\$102	\$165	\$171	\$154	\$157
FINANCIAL RATIOS					
Return on average assets	5.01	% 8.09	% 8.54 %	% 7.78	% 7.49 %
Return on average total equity	16.6	26.6	27.7	25.0	25.4
Net interest margin (taxable-equivalent basis)	9.45	8.71	8.56	8.81	8.42
Efficiency ratio	62.1	48.9	48.7	51.1	50.3

WEALTH MANAGEMENT & SECURITIES SERVICES

		Three Months Ended						
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,			
(Unaudited)	2007	2007	2007	2007	2006			
AVERAGE BALANCE SHEET								
Loans								
Commercial	\$2,051	\$2,095	\$1,993	\$1,969	\$2,243			
Commercial real estate	671	679	677	684	696			
Residential mortgages Retail	446 2,393	452 2,350	457 2,336	463 2,345	473 2,410			
Total loans	5,561	5,576	5,463	5,461	5,822			
Other Earning Assets Total earning assets	107 5,668	121 5,697	158 5,621	5,573	5,938			
· ·	3,008	3,097	3,021	3,373	3,936			
Non-earning Assets	1.561	1.552	1.552	1.550	1.466			
Goodwill Other intensible assets	1,561	1,553	1,553	1,550	1,466			
Other intangible assets	378 465	402 443	425 437	450 457	467			
Other non-earning assets Total non-earning assets	2,404	2,398	2,415	2,457	2,376			
•	<u> </u>	•						
Total assets	8,072	8,095	8,036	8,030	8,314			
Deposits	4.055	4.050	4.200	4.250	4.504			
Noninterest-bearing deposits	4,377	4,353	4,280	4,258	4,594			
Interest checking	3,574	3,018	3,049 5,272	2,774 5,513	2,530			
Savings products Time deposits	6,229 4,054	5,531 3,492	5,272 3,704	3,868	5,684 3,448			
Total deposits	18,234	16,394	16,305	16,413	16,256			
-					4,540			
Other Interest-bearing Liabilities Other Noninterest-bearing Liabilities	4,359 280	4,266 273	3,781 250	4,274 243	4,340 245			
Total liabilities	22,873	20,933	20,336	20,930	21,041			
Shareholders' Equity	2,434	2,460	2,476	2,498	2,455			
	2,131	2,100	2,170	2,100	2,133			
NET INTEREST SPREADS								
Total earning assets				1.31				
Total deposits	.20 2.48	.20 2.52	.30 2.46	.30 2.50	.19 2.61			
Total deposits Total liabilities	2.48	2.32	2.46	2.03	2.09			
	2.10	2.00	2.07	2.03	2.07			
CREDIT QUALITY								
Net Charge-offs								
Commercial	\$	\$1	\$(1)	\$	\$			
Commercial real estate	1	(1)	1					
Residential mortgages Retail		 1			1			
Total loans	 \$1	<u> </u>	\$	\$	<u> </u>			
	Ψ1	Ψ1	Ψ	Ψ	Ψ1			
Net Charge-off Ratios Commercial		% .19 %	% (.20) %		% %			
Commercial real estate	.59	(.58)	.59		70 70			
Residential mortgages	.57	(.50)	.57					
Retail		.17			.16			
Total loans	.07		% %					
	December 31,	September 30,	June 30,	March 31,	December 31,			
	2007	2007	2007	2007	2006			
Nonperforming Assets								
Nonperforming loans	\$8	\$8	\$7	\$10	\$10			
Other nonperforming assets		 00	 Φ7	 010	 010			
Total nonperforming assets	\$8	\$8	\$7	\$10	\$10			

WEALTH MANAGEMENT & SECURITIES SERVICES

	Three Months Ended						
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,		
(Unaudited)	2007	2007	2007	2007	2006		
OTHER INFORMATION							
Trust and Investment Management Fees							
Wealth Management	\$117	\$112	\$127	\$110	\$106		
FAF Advisors	50	50	49	48	44		
Institutional trust & custody	33	30	31	30	37		
Corporate trust	91	88	85	87	87		
Fund services	50	48	46	44	42		
Other			2		1		
Total	\$341	\$328	\$340	\$319	\$317		
Total Revenue							
Wealth Management	\$228	\$223	\$243	\$222	\$221		
FAF Advisors	(56)	51	50	49	45		
Institutional trust & custody	39	34	34	33	41		
Corporate trust	153	143	138	136	142		
Fund services	56	53	53	49	46		
Other	7	7	6	6	4		
Total	\$427	\$511	\$524	\$495	\$499		
Assets Under Management by Asset Category*							
Equity	\$49,323	\$50,467	\$51,972	\$48,805	\$48,539		
Fixed income	39,063	37,785	38,955	39,324	47,337		
Money market	65,786	61,653	64,069	61,213	50,040		
Other	7,440	6,448	6,750	6,884	6,684		
Total	\$161,612	\$156,353	\$161,746	\$156,226	\$152,600		

^{*} 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)	2007	2007	2007	2007	2006
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$218	\$185	\$166	\$169	\$176
Noninterest Income					
Credit and debit card revenue	280	234	227	204	210
Corporate payment products revenue	165	164	157	145	141
ATM processing services	48	47	48	46	47
Merchant processing services	282	287	285	250	245
Trust and investment management fees					
Deposit service charges					
Treasury management fees					
Commercial products revenue	7	3	3	3	4
Mortgage banking revenue					
Investment products fees and commissions					
Securities gains (losses), net					
Other	14	13	13	11	16
Total noninterest income	796	748	733	659	663
Total net revenue	1,014	933	899	828	839
Noninterest Expense					
Compensation and employee benefits	109	103	99	97	96
Net occupancy and equipment	22	21	20	20	19
Other intangibles	55	55	55	53	52
Net shared services	85	81	77	75	78
Other	145	139	140	129	137
Total noninterest expense	416	399	391	374	382
Income before provision and income taxes	598	534	508	454	457
Provision for Credit Losses	110	100	101	93	85
Income before income taxes	488	434	407	361	372
Income taxes and taxable-equivalent adjustment	178	158	148	131	135
Net income	\$310	\$276	\$259	\$230	\$237
FINANCIAL RATIOS					
Return on average assets	5.67	% 5.16	% 5.24 9	% 4.96	% 5.17 %
Return on average total equity	24.7	22.3	21.4	19.6	19.7
Net interest margin (taxable-equivalent basis)	5.30	4.78	4.59	4.96	5.17
Efficiency ratio	41.0	42.8	43.5	45.2	45.5

PAYMENT SERVICES

			Three Months Er	nded	
(Dollars in Millions)	December 31,	September 30,		March 31,	December 31,
(Unaudited)	2007	2007	2007	2007	2006
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$4,520	\$4,341	\$4,160	\$3,834	\$4,021
Commercial real estate					
Residential mortgages Retail	11,636	10,924	10,167	9,712	9,342
Total loans	16,156	15,265	14,327	13,546	13,363
Other Earning Assets	162	77	189	264	142
Total earning assets	16,318	15,342	14,516	13,810	13,505
_	10,510	13,542	14,510	13,010	13,303
Non-earning Assets Goodwill	2,532	2,497	2,489	2,456	2,474
Other intangible assets	1,076	1,087	1,122	1,088	1,125
Other non-earning assets	1,758	2,300	1,683	1,442	1,070
Total non-earning assets	5,366	5,884		4,986	4,669
Total assets	21,684	21,226	19,810	18,796	18,174
Deposits	21,001	21,220	12,010	20,770	20,271
Noninterest-bearing deposits	449	381	368	455	428
Interest checking	15	13	12	9	6
Savings products	21	21	21	20	20
Time deposits	5	5	3	3	3
Total deposits	490	420	404	487	457
Other Interest-bearing Liabilities	288	286	941	846	956
Other Noninterest-bearing Liabilities	2,115	2,475	1,819	1,436	1,235
Total liabilities	2,893	3,181	3,164	2,769	2,648
Shareholders' Equity	4,975	4,918	4,849	4,749	4,773
NET INTEREST SPREADS					
Total earning assets	5.45	% 5.15	% 4.97	% 5.37	% 5.38 %
Total assets	3.42	2.86	2.88	3.21	3.36
Total deposits	4.05	4.72		4.16	4.34
Total liabilities	.41	.62	(.25)	(.73)	(.60)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$13	\$14	\$12	\$12	\$11
Commercial real estate					
Residential mortgages					
Retail	97 \$110	\$6 \$100		81	74
Total loans	\$110	\$100	\$101	\$93	\$85
Net Charge-off Ratios					
Commercial Commercial real estate	1.14				% 1.09 %
Residential mortgages					
Retail	3.31	3.12	3.51	3.38	3.14
Total loans	2.70				
	3.770	00			/0
	December 31,	September 30,	June 30,	March 31,	December 31,
	2007	2007		2007	2006
Nonperforming Assets					
Nonperforming loans	\$18	\$22	\$25	\$31	\$38
Other nonperforming assets	<u></u> \$18	<u></u> \$22	 •ar	\$31	e20
Total nonperforming assets	\$18	\$22	\$25	\$31	\$38

PAYMENT SERVICES

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2007	2007	2007	2007	2006
OTHER INFORMATION					
Total noninterest income					
Retail payment solutions	\$270	\$238	\$233	\$210	\$220
Corporate payment services	185	168	160	147	144
Merchant information systems	292	294	292	256	254
Transaction services	49	48	48	46	45
Total	\$796	\$748	\$733	\$659	\$663
Credit Card Charge Volume (Issuing)					
Retail payment solutions	\$11,152	\$10,434	\$10,358	\$9,302	\$9,956
Corporate payment services	8,942	9,249	8,710	7,967	7,591
Total	\$20,094	\$19,683	\$19,068	\$17,269	\$17,547
Merchant volume (acquiring)	\$62,382	\$63,882	\$62,853	\$57,839	\$56,007
# of merchant transactions	633,399,010	633,473,941	632,835,898	581,005,324	595,776,719
# of merchants	848,241	845,162	844,357	835,193	841,587
# of ATMs driven	37,468	38,701	39,532	39,893	40,134

TREASURY AND CORPORATE SUPPORT

	Three Months Ended				
(Dollars in Millions)	December 31, Se	ptember 30,	June 30,	March 31, I	December 31,
(Unaudited)	2007	2007	2007	2007	2006
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$(49)	\$(64)	\$(58)	\$(39)	\$(57)
Noninterest Income					
Credit and debit card revenue					
Corporate payment products revenue					
ATM processing services					
Merchant processing services	(3)				(1)
Trust and investment management fees					
Deposit service charges					
Treasury management fees					
Commercial products revenue	(7)	(13)	(5)	(8)	(5)
Mortgage banking revenue	(1)	(1)	(1)		(1)
Investment products fees and commissions					
Securities gains (losses), net	2	7	3	1	2
Other	32	25	10	16	84
Total noninterest income	23	18	7	9	79
Total net revenue	(26)	(46)	(51)	(30)	22
Noninterest Expense					
Compensation and employee benefits	253	222	231	216	211
Net occupancy and equipment	31	34	30	26	30
Other intangibles					
Net shared services	(475)	(442)	(428)	(421)	(457)
Other	504	372	267	226	318
Total noninterest expense	313	186	100	47	102
Income before provision and income taxes	(339)	(232)	(151)	(77)	(80)
Provision for Credit Losses	2	1	1	1	1
Income before income taxes	(341)	(233)	(152)	(78)	(81)
Income taxes and taxable-equivalent adjustment	(189)	(171)	(147)	(115)	(178)
Net income	\$(152)	\$(62)	\$(5)	\$37	\$97
FINANCIAL RATIOS					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average total equity	nm	nm	nm /0	nm /o	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm
-					

TREASURY AND CORPORATE SUPPORT

December 3 September 4 September 5 Sep			Thr	ee Months Ended	i.	
Nomer Nom	(Dollars in Millions)	December 31,				December 31,
Lounse S121 \$145 \$144 \$138 \$132 Commercial real estate 54 64 65 65 68 Residential mortgages 3 3 4 4 4 Total cans 216 249 253 248 2475 Other Farring Assets 43,759 42,458 41,900 42,186 41,464 Total carming assets 43,959 42,458 41,900 42,186 41,464 Other Farring Assets 43,959 42,458 41,900 42,186 41,464 Other Intrangulor assets 6 - - 28 10 Other non-carming assets 10,285 2,282 10,231 9,744 9,739 Total assets 10,285 2,282 10,231 9,744 9,739 Total assets 10,285 3 3 4 3 4 Savings products 12,5 142 53 44 4 4 4 Savings pr		2007	2007	2007	2007	2006
Commercial cal catace \$121 \$1.43 \$1.44 \$1.38 \$1.32 \$1.42 \$1.44	AVERAGE BALANCE SHEET					
Commercial real estates 54 64 84 1	Loans					
Residential mortagese 3 3 4 4 4 Total loans 216 249 253 248 245 Other Earning Assets 43,743 42,209 41,607 41,938 42,104 Total carning assets 43,749 42,458 41,920 42,186 41,414 Concenting Assets Other intangible assets 8 (1) - 28 10 Other non-carning assets 10,285 9,282 10,231 9,748 9,739 Total ance-carning assets 10,285 9,282 10,231 9,748 9,739 Total ance-carning assets 10,285 9,282 10,231 9,748 9,739 Total assets 10,285 9,282 10,231 9,748 9,749 9,749 Total assets 12,293 1,319 1,412 3 4 3 4 4 3 - 4 4 4 4 4 4 4 4 3 -						
Retail 38 39 40 41 41 Total toms 216 249 253 248 245 Other Farning Assets 43,743 42,299 41,667 41,938 41,219 Total earning assets 43,759 42,488 41,909 42,818 41,909 Other intangible assets 8 (1) — 28 10 Other anon-earning assets 10,285 9,282 10,231 9,744 9,739 Total assets 52,282 10,231 9,744 9,739 Total assets 52,282 10,231 9,744 9,739 Total assets 51 142 83 4 9,739 Total constrainty 3 3 4 3 -2,720 1,720 1,739 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,418 1,						
Total loans 216 494 253 248 245 Other Earning Assets 43,749 42,698 41,690 42,108 41,046 Total earning assets 43,759 42,458 41,209 42,168 41,046 Concertaing Assets 8 (1) 2 28 10 Other intangible assets 10,285 9,282 10,231 9,744 9,739 Total non-earning assets 10,299 9,281 10,231 9,744 9,739 Total sock 54,258 31,739 52,151 52,000 51,227 Total assets 10,299 9,281 10,231 9,814 9,739 Total concerning deposits 125 142 53 44 (43) Interest chearing deposits 125 142 53 44 (43) Interest chearing deposits 125 142 53 44 (43) Interest chearing deposits 2,467 1,702 2,008 1,453 1,469						
Other Earning Assets 43,743 42,209 41,670 41,988 41,210 Total caming assets 70 43,859 42,458 41,920 42,188 10 Other international pleasests 8 (1) 2 8 10 Other non-earning assets 10,285 9,282 10,231 9,814 9,739 Total assets 3,425 3,739 25,13 9,814 9,739 Total assets 3,425 3,739 25,13 9,814 9,739 Total assets 3,425 3,739 25,13 9,814 9,739 Interest chearing deposits 12 4 5 9,739 2,813 4						
Total carning assets 43,959 42,458 41,920 42,186 41,464 Non-carning Assets 6 — — 2.8 10 Other intangible assets 10,285 9,282 10,231 9,744 9,739 Total assets 10,285 9,282 10,231 9,744 9,763 Total assets 52,282 10,231 9,784 9,763 Total assets 52,282 10,231 9,784 9,763 Total assets 52,282 10,231 9,814 9,763 Total assets 12,283 3,73 4 4,83 -7 Savings products 12,5 14,2 53 44 43,3 -2 Savings products 2,531 47 49 67 2.6 Total deposits 2,433 1,510 1,902 1,433 1,460 Other Nominterst-bearing Liabilities 8,431 60,43 9,426 54,821 52,311 Other Nominterst-bearing Liabilities 63,502						
Non-carring Assets 6 28 10 Other intangible assets 18 (1) 42 14 Other non-carning assets 10.285 9.282 10.231 9.744 9.739 Total anceraming assets 10.299 9.281 10.231 9.814 9.763 Total assets 54.258 51.739 52.151 52.000 51.227 Deposits Sonitreest-bearing deposits 12.5 142 53 44 (43) Savings products 5.1 1.70 4.96 7.6 26 Savings products 2.493 1.510 1.902 1.339 1.486 Total deposits 2.493 1.510 1.902 1.339 1.486 Total deposits 2.493 1.769 2.657 3.013 3.075 Total deposits 1.412 1.212 1.480 1.722 1.718 Other Interest Spreads 1.1 1.0 1.72 1.718			•			
Goodwill Other intangible assets 6	_	43,939	42,458	41,920	42,186	41,464
Other non-earning assets 8 (1) 42 14 Other non-earning assets 10,289 9,282 10,231 9,814 9,738 Total on-earning assets 54,288 51,739 52,151 52,000 51,277 Total assets 54,288 51,739 52,151 52,000 51,277 Possits 125 142 53 44 (43) Savings products 51 47 49 67 26 Savings products 2,493 1,510 1,902 1,339 1,486 Total deposits 2,672 1,702 2,008 1,485 2,511 Other Interest-bearing Liabilities 58,431 60,403 59,426 54,821 52,811 Other Interest-bearing Liabilities 63,502 63,874 64,091 59,287 58,585 Other Journal Liabilities 1,412 1,212 1,480 1,722 1,718 Total daming assets nm nm nm nm nm nm<					20	10
Other non-earning assets 10,285 9,282 10,231 9,744 9,763 Total non-earning assets 10,299 9,281 10,231 9,814 9,763 Total assets 54,288 5,739 52,151 52,000 52,272 Proposits Interest checking 3 3 4 3 - Saving products 51 47 49 67 26 Time deposits 2,493 1,702 2,008 1,453 1,469 Total deposits 2,672 1,702 2,008 1,453 1,469 Other Interest-bearing Liabilities 8,8,431 60,403 59,426 54,821 52,311 Other Nominerest-bearing Liabilities 63,502 63,874 64,091 59,287 56,855 Total liabilities 63,502 63,874 64,091 59,287 56,855 Total claming assets nm						
Total non-earning assets 10,299 9,281 10,231 9,814 9,763 Total assets 54,258 51,739 52,151 52,000 51,227 Poposits 3 142 53 44 (43) Interest-bearing deposits 125 142 53 44 (43) Savings products 51 47 49 67 26 Time deposits 2,493 1,510 1,902 1,339 1,486 Other Interest-bearing Liabilities 2,493 1,769 2,627 3,013 3,075 Other Noninterest-bearing Liabilities 68,431 60,003 59,426 54,821 52,311 Other Interest-bearing Liabilities 63,502 63,874 64,091 59,287 56,855 Other Interest-bearing Liabilities 63,502 63,874 64,091 59,287 56,855 Other Interest-bearing Liabilities 63,502 63,874 64,091 59,287 56,855 Other Diabilities 1,412 1,212 1,218				10.221		
Total assets 54,258 51,739 52,151 52,000 51,227 Depoits Secondary Secondary Secondary Secondary 142 5.3 44 4.3 ————————————————————————————————————						
Deposits 125 142 53 44 (43) Interest checking 3 3 4 3 Savings products 51 47 49 67 26 Time deposits 2,493 1,510 1,902 1,339 1,486 Total deposits 2,697 1,702 2,008 1,453 1,469 Other Interest-bearing Liabilities 58,431 60,403 59,426 54,821 52,311 Other Noninterest-bearing Liabilities 63,502 63,874 64,091 59,287 56,855 Total labilities 63,502 63,874 64,091 59,287 56,855 Shareholders' Equity 1,412 1,212 1,480 1,722 1,718 Total alassas nm nm <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td>	-					
Noninterest-bearing deposits 125 142 53 44 (43) Interest checking 3 3 4 3 -26 Savings products 51 47 49 67 26 Time deposits 2,693 1,510 1,902 1,339 1,469 Other Interest-bearing Liabilities 58,431 60,403 59,26 54,821 52,311 Other Noninterest-bearing Liabilities 2,399 1,769 2,657 3,013 3,075 Total liabilities 1,412 2,121 1,480 1,722 7,088 Shareholders' Equity 1,412 1,212 1,480 1,722 3,013 3,075 Total liabilities 1,412 1,212 1,480 1,722 3,013 3,075 Total labilities 1,412 1,212 1,480 1,722 3,013 3,075 Total labilities 1,412 1,212 1,480 1,722 1,78 1,78 1,78 1,78 1,78 1,78		54,258	51,/39	52,151	52,000	51,227
Interest checking Savings products 3 3 4 3 − Savings products 51 47 49 67 26 Time deposits 2,493 1,510 1,902 1,339 1,486 Total deposits 2,672 1,702 2,008 1,453 1,469 Other Interest-bearing Liabilities 58,431 60,403 59,426 54,821 52,311 Other Noninterest-bearing Liabilities 63,502 63,874 64,901 59,287 50,855 Total labilities 63,502 63,874 64,901 59,287 50,855 Shareholders' Equity 1,412 1,212 1,480 1,722 1,718 National control of the properties o	_	105	1.40	5 2	4.4	(42)
Savings products 51 47 49 67 26 Time deposits 2,493 1,510 1,902 1,339 1,486 Other Interest-bearing Liabilities 5,8431 60,403 59,426 54,821 52,311 Other Noninterest-bearing Liabilities 63,502 63,874 64,091 52,875 5,855 Total liabilities 63,502 63,874 64,091 52,287 56,855 Sharchoder's Equity 1,412 1,212 1,480 1,722 1,718 Total liabilities 1,412 1,212 1,480 1,722 1,718 Total carning assets nm nm </td <td>~ ·</td> <td></td> <td></td> <td></td> <td></td> <td></td>	~ ·					
Time deposits 2,493 1,510 1,902 1,339 1,486 Total deposits 2,672 1,702 2,008 1,435 1,469 Other Interest-bearing Liabilities 58,431 60,403 59,426 54,821 52,311 Other Nominterest-bearing Liabilities 63,502 63,874 64,091 59,287 56,855 Total liabilities 63,502 63,874 64,091 59,287 56,855 Total liabilities 83,502 83,74 64,091 59,287 56,855 Total liabilities 83,602 83,74 64,091 59,287 56,855 Total liabilities 83,002 83,74 64,091 39,287 56,855 Total deming assets 80						
Total deposits 2,672 1,702 2,008 1,453 1,469 Other Interest-bearing Liabilities 58,431 60,403 59,426 54,821 52,311 Other Noninterest-bearing Liabilities 63,502 63,874 64,091 59,287 56,855 Shareholders' Equity 1,412 1,212 1,480 1,722 1,718 Nor Fix						
Other Interest-bearing Liabilities 58,431 60,403 59,426 54,821 52,311 Other Noninterest-bearing Liabilities 2,399 1,769 2,657 3,013 3,075 Total liabilities 63,502 63,874 64,091 59,287 56,855 Shareholders' Equito 1,412 1,212 1,480 1,722 1,718 Total labilities nm % nm	-					
Other Noninterest-bearing Liabilities 2,399 1,769 2,657 3,013 3,075 Total liabilities 63,502 63,874 64,091 59,287 50,855 Shareholders' Equity 1,412 1,212 1,480 1,722 1,718 NET NTEREST SPREADS Total earning assets nm n	_					
Total liabilities 63,502 63,874 64,091 59,287 56,855 Shareholder's Equity 1,412 1,212 1,480 1,722 1,718 NET INTEREST SPREADS Total earning assets nm % nm % nm m nm n						
Shareholders' Equity 1,412 1,212 1,480 1,722 1,718 NET INTEREST SPREADS Total earning assets nm % nm % nm	_					
Total earning assets nm % nm						
Total assets nm	NET INTEREST SPREADS					
Total assets nm	Total earning assets	nm 9	% nm %	nm %	nm	% nm %
CREDIT QUALITY nm	<u> </u>					
CREDIT QUALITY nm		nm	nm	nm	nm	nm
Net Charge-offs S \$	Total liabilities	nm	nm	nm	nm	nm
Commercial \$ <th< td=""><td>CREDIT QUALITY</td><td></td><td></td><td></td><td></td><td></td></th<>	CREDIT QUALITY					
Commercial \$ <th< td=""><td>Net Charge-offs</td><td></td><td></td><td></td><td></td><td></td></th<>	Net Charge-offs					
Residential mortgages 2 1 1 1 1 Retail Total loans \$2 \$1 \$1 \$1 \$1 Net Charge-off Ratios Commercial nm % nm % </td <td></td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td>		\$	\$	\$	\$	\$
Retail <t< td=""><td>Commercial real estate</td><td></td><td></td><td></td><td></td><td></td></t<>	Commercial real estate					
Total loans \$2 \$1 \$1 \$1 Net Charge-off Ratios Commercial nm % nm % nm % nm % nm % nm % nm	Residential mortgages	2	1	1	1	1
Net Charge-off Ratios Commercial nm % nm % nm % nm						
Commercial Commercial real estate nm %	Total loans	\$2	\$1	\$1	\$1	\$1
Commercial real estate nm	Net Charge-off Ratios					
Residential mortgages nm nm<	Commercial	nm 9	% nm %	nm %	nm	% nm %
Retail nm nm <th< td=""><td></td><td>nm</td><td>nm</td><td>nm</td><td>nm</td><td>nm</td></th<>		nm	nm	nm	nm	nm
Total loans nm ⅓		nm	nm	nm	nm	nm
December 31, September 30, 2007 June 30, 2007 March 31, December 31, 2006 Nonperforming Assets September 30, 2007 September 30, 2007 June 30, 2007 March 31, December 31, 2006 Nonperforming Ioans \$2 \$2 \$2 \$2 \$13 Other nonperforming assets 1 1 1 1 2						
Nonperforming Assets \$2007 2007 2007 2006 Nonperforming loans \$2 \$2 \$2 \$13 Other nonperforming assets 1 1 1 1 2	Total loans	nm 9	% nm %	nm %	nm	% nm %
Nonperforming Assets \$2007 2007 2007 2006 Nonperforming loans \$2 \$2 \$2 \$13 Other nonperforming assets 1 1 1 1 2		Dogambar 21	Santambar 20	Juna 20	March 21	December 21
Nonperforming Assets\$2\$2\$2\$2\$13Other nonperforming assets11112			_			
Nonperforming loans \$2 \$2 \$2 \$13 Other nonperforming assets 1 1 1 1 2	Nonperforming Assets					
		\$2	\$2	\$2	\$2	\$13
Total nonperforming assets \$3 \$3 \$1 \$15		1	1	1		
	Total nonperforming assets	\$3	\$3	\$3	\$3	\$15

CONSOLIDATED COMPANY

	Three Months Ended				
(Dollars in Millions)	December 31,	September 30,	June 30,	March 31,	December 31,
(Unaudited)	2007	2007	2007	2007	2006
INCOME STATEMENT					_
Net Interest Income (taxable-equivalent basis)	\$1,763	\$1,685	\$1,650	\$1,666	\$1,695
Noninterest Income					
Credit and debit card revenue	281	235	228	205	210
Corporate payment products revenue	165	164	157	145	141
ATM processing services	62	62	62	59	60
Merchant processing services	279	287	285	250	244
Trust and investment management fees	344	331	342	322	319
Deposit service charges	272	271	272	243	259
Treasury management fees	117	118	126	111	107
Commercial products revenue	121	107	105	100	104
Mortgage banking revenue	48	76	68	67	25
Investment products fees and commissions	38	36	38	34	36
Securities gains (losses), net	4	7	3	1	11
Other	46	150	169	159	213
Total noninterest income	1,777	1,844	1,855	1,696	1,729
Total net revenue	3,540	3,529	3,505	3,362	3,424
Noninterest Expense					
Compensation and employee benefits	809	775	782	768	723
Net occupancy and equipment	175	175	171	165	166
Other intangibles	93	94	95	94	92
Net shared services					
Other	857	699	592	518	631
Total noninterest expense	1,934	1,743	1,640	1,545	1,612
Income before provision and income taxes	1,606	1,786	1,865	1,817	1,812
Provision for Credit Losses	225	199	191	177	169
Income before income taxes	1,381	1,587	1,674	1,640	1,643
Income taxes and taxable-equivalent adjustment	439	491	518	510	449
Net income	\$942	\$1,096	\$1,156	\$1,130	\$1,194
Net income applicable to common equity	\$927	\$1,081	\$1,141	\$1,115	\$1,179
FINANCIAL RATIOS					
	1.63	% 1.95	% 2.09	% 2.09	% 2.18 %
Return on average assets Return on average total equity	1.63	% 1.95 21.0	% 2.09 · · · · · · · · · · · · · · · · · · ·	% 2.09 21.6	% 2.18 % 22.3
	18.3			21.6	23.2
Return on average common equity		21.7	23.0		
Net interest margin (taxable-equivalent basis)	3.51	3.44	3.44	3.51	3.56
Efficiency ratio	54.7	49.5	46.8	46.0	47.2

CONSOLIDATED COMPANY

			Three Months End	ed	
(Dollars in Millions)	December 31,	September 30,		March 31,	December 31,
(Unaudited)	2007	2007	2007	2007	2006
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$49,627	\$47,390		\$47,019	\$46,658
Commercial real estate	28,758	28,462		28,632	28,926
Residential mortgages	22,670	22,258		21,569	21,235
Retail	50,396	49,407	48,122	47,473	46,867
Total loans	151,451	147,517	145,653	144,693	143,686
Other Earning Assets	48,856	47,369		46,442	45,974
Total earning assets	200,307	194,886	192,301	191,135	189,660
Non-earning Assets					
Goodwill	7,645	7,597		7,569	7,460
Other intangible assets	3,063	3,218		3,220	3,174
Other non-earning assets Total non-earning assets	18,322 29,030	17,804 28,619	18,863 29,721	17,588 28,377	17,146 27,780
· ·				•	
Total assets	229,337	223,505	222,022	219,512	217,440
Deposits	• • • • •				••••
Noninterest-bearing deposits	26,869	26,947	27,977	27,677	29,020
Interest checking	27,458	26,052		25,076	24,127
Savings products Time deposits	31,096 40,000	30,301 35,845	30,046 35,094	31,113 36,862	31,606 36,229
Total deposits	125,423	119,145		120,728	120,982
•					
Other Interest-bearing Liabilities Other Noninterest-bearing Liabilities	74,445 8,325	75,607 8,012	74,179 7,973	69,631 7,943	67,507 7,747
Total liabilities	208,193	202,764		198,302	196,236
Shareholders' Equity	21,143	20,740		21,209	21,204
NET INTEREST SPREADS		·			·
Total earning assets	6.81	% 6.90	% 6.83 %	6.81	% 6.79 %
Total assets	5.93	6.00		5.96	5.91
Total deposits	(2.29)			(2.27)	(2.19)
Total liabilities	(3.18)			(3.19)	(3.12)
CREDIT QUALITY	, ,	,	, ,	` ,	` ,
Net Charge-offs					
Commercial	\$36	\$37	\$29	\$35	\$31
Commercial real estate	10	2		1	2
Residential mortgages	17	17		12	12
Retail	162	143	138	129	124
Total loans	\$225	\$199	\$191	\$177	\$169
Net Charge-off Ratios					
Commercial	.29	% .31	% .25 %	6 .30	% .26 %
Commercial real estate	.14	.03	.13	.01	.03
Residential mortgages	.30	.30	.28	.23	.22
Retail	1.28	1.15	1.15	1.10	1.05
Total loans	.59	% .54	% .53 %	6 .50	% .47 %
	Dagam-1 21	Cantomb - 20	I	Manal 21	Dagombar 21
	December 31, 2007	September 30, 2007		March 31, 2007	December 31, 2006
Nonperforming Assets		2007	2007	2007	2000
Nonperforming loans	\$557	\$513	\$449	\$454	\$470
Other nonperforming assets	133	128		128	117
Total nonperforming assets	\$690	\$641	\$565	\$582	\$587
	_				