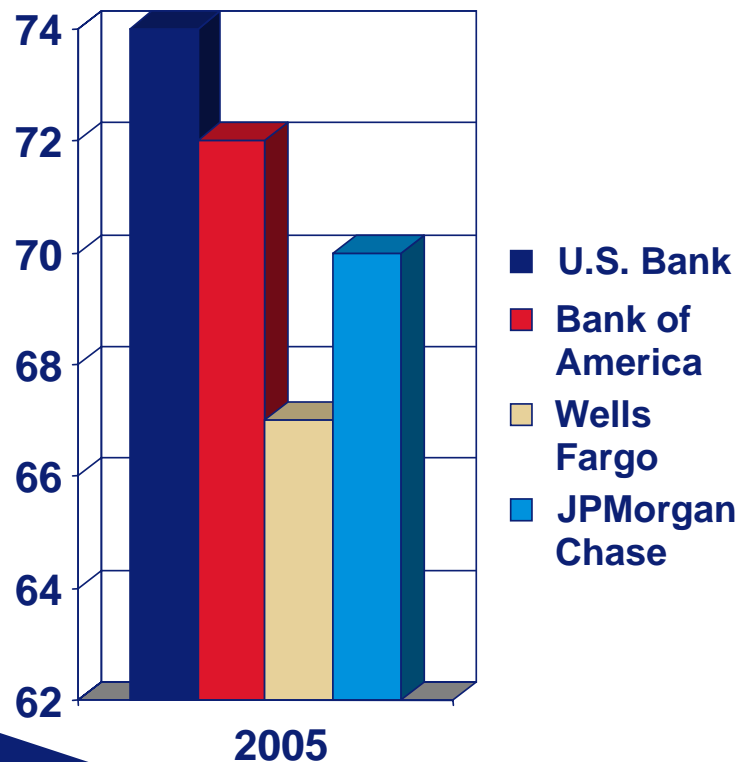


4th Quarter 2005 Results: The American Customer Satisfaction Index (ACSI)



- In 4Q 2005, U.S. Bank engaged ACSI in the same measurement system used in their independent survey of Retail Banks
- Scored very well against key peer competitors – Bank of America, Wells Fargo and JPMorgan Chase
- On track with the “ACSI Retail Bank Industry Average” of 75%