

# **Supplemental Business Line Schedules**

**2Q 2005**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$411	\$398	\$412	\$395	\$394
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	3	2	2	3	3
Deposit service charges	--	--	1	--	--
Treasury management fees	85	75	77	82	86
Commercial products revenue	84	79	89	86	87
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	(4)	--	--	--
Other	32	56	52	24	28
Total noninterest income	204	208	221	195	204
Total net revenue	615	606	633	590	598
<b>Noninterest Expense</b>					
Compensation and employee benefits	47	50	45	45	45
Net occupancy and equipment	8	8	8	9	9
Other intangibles	5	4	4	4	5
Net shared services	135	121	134	130	129
Other	16	19	22	21	20
Total noninterest expense	211	202	213	209	208
Income before provision and income taxes	404	404	420	381	390
<b>Provision for Credit Losses</b>	(16)	3	(8)	(12)	8
Income before income taxes	420	401	428	393	382
Income taxes and taxable-equivalent adjustment	153	146	156	143	139
Net income	\$267	\$255	\$272	\$250	\$243
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.11 %	2.08 %	2.21 %	2.06 %	2.00 %
Return on average equity	21.2	20.3	21.1	20.1	19.8
Net interest margin (taxable-equivalent basis)	3.69	3.68	3.79	3.71	3.74
Efficiency ratio	34.3	33.1	33.6	35.4	34.8

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$28,768	\$27,924	\$26,975	\$26,306	\$26,375
Commercial real estate	15,652	15,656	15,941	15,650	15,701
Residential mortgages	57	61	68	73	65
Retail	27	48	50	54	48
Total loans	44,504	43,689	43,034	42,083	42,189
<b>Other Earning Assets</b>	229	226	200	249	233
Total earning assets	44,733	43,915	43,234	42,332	42,422
<b>Non-earning Assets</b>					
Goodwill	1,225	1,225	1,225	1,225	1,225
Other intangible assets	72	76	81	85	90
Other non-earnings assets	4,711	4,397	4,366	4,667	5,189
Total non-earning assets	6,008	5,698	5,672	5,977	6,504
Total assets	50,741	49,613	48,906	48,309	48,926
<b>Deposits</b>					
Noninterest-bearing deposits	\$12,295	\$11,942	\$12,148	\$12,354	\$13,050
Interest checking	3,169	3,595	3,213	3,076	3,353
Savings products	5,468	5,235	4,981	5,132	7,052
Time deposits	12,249	11,042	9,830	8,262	6,212
Total deposits	33,181	31,814	30,172	28,824	29,667
<b>Other Interest-bearing Liabilities</b>	5,479	5,382	5,477	4,441	4,151
<b>Other Noninterest-bearing Liabilities</b>	1,022	1,054	1,119	1,112	1,139
Total liabilities	39,682	38,250	36,768	34,377	34,957
<b>Shareholders' Equity</b>	5,042	5,091	5,136	4,959	4,940
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.20 %	2.18 %	2.33 %	2.33 %	2.42 %
Total assets	1.61	1.65	1.81	1.80	1.86
Total deposits	1.74	1.67	1.60	1.52	1.40
Total liabilities	1.64	1.59	1.51	1.47	1.38
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$(12)	\$(2)	\$(13)	\$(14)	\$8
Commercial real estate	(4)	5	5	2	--
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$(16)	\$3	\$(8)	\$(12)	\$8
<b>Net Charge-off Ratios</b>					
Commercial	(.17) %	(.03) %	(.19) %	(.21) %	.12 %
Commercial real estate	(.10)	.13	.12	.05	--
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	(.14) %	.03 %	(.07) %	(.11) %	.08 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$248	\$295	\$354	\$397	\$469
Other nonperforming assets	26	35	33	33	50
Total nonperforming assets	\$274	\$330	\$387	\$430	\$519

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$12,648	\$12,304	\$11,925	\$11,823	\$11,804
Commercial real estate division	12,816	12,577	12,581	12,558	12,591
Equipment finance	3,329	3,433	3,502	3,636	3,780
Specialized industries	4,931	4,842	4,745	4,414	4,666
National corporate	4,912	4,786	4,716	4,491	4,230
Asset based lending	1,304	1,200	1,135	1,121	1,180
Correspondent banking	1,265	1,210	1,127	972	1,001
Other	3,299	3,337	3,303	3,068	2,937
Total loans	\$44,504	\$43,689	\$43,034	\$42,083	\$42,189
Commercial	\$26,240	\$25,300	\$24,321	\$23,558	\$23,556
Lease financing	2,528	2,624	2,654	2,748	2,819
Total commercial	\$28,768	\$27,924	\$26,975	\$26,306	\$26,375
<b>Net Charge-off Ratios</b>					
Commercial	(.18) %	(.13) %	(.21) %	(.35) %	.12 %
Lease financing	--	.93	--	1.01	.14
Total commercial	(.17) %	(.03) %	(.19) %	(.21) %	.12 %

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$996	\$958	\$965	\$926	\$899
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	15	14	14	15	15
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	233	209	210	207	201
Treasury management fees	30	30	31	33	32
Commercial products revenue	20	17	19	18	18
Mortgage banking revenue	111	102	97	98	111
Investment products fees and commissions	39	39	37	36	43
Securities gains (losses), net	--	--	--	--	--
Other	70	53	65	79	68
Total noninterest income	519	465	474	487	489
Total net revenue	1,515	1,423	1,439	1,413	1,388
<b>Noninterest Expense</b>					
Compensation and employee benefits	275	274	257	261	261
Net occupancy and equipment	96	96	100	99	99
Other intangibles	63	64	61	62	63
Net shared services	191	178	200	194	181
Other	111	95	121	115	111
Total noninterest expense	736	707	739	731	715
Income before provision and income taxes	779	716	700	682	673
<b>Provision for Credit Losses</b>	68	80	87	88	93
Income before income taxes	711	636	613	594	580
Income taxes and taxable-equivalent adjustment	259	231	223	216	211
Net income	\$452	\$405	\$390	\$378	\$369
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.30 %	2.18 %	2.08 %	2.07 %	2.07 %
Return on average equity	28.1	25.6	24.2	24.3	24.1
Net interest margin (taxable-equivalent basis)	5.51	5.59	5.62	5.53	5.52
Efficiency ratio	48.6	49.7	51.4	51.7	51.5

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$8,516	\$8,136	\$8,043	\$8,112	\$8,073
Commercial real estate	11,219	11,122	10,972	10,804	10,657
Residential mortgages	16,741	15,388	14,598	14,143	13,681
Retail	33,699	33,131	32,559	31,843	30,905
Total loans	70,175	67,777	66,172	64,902	63,316
<b>Other Earning Assets</b>					
Total earning assets	72,546	69,496	68,342	66,594	65,560
<b>Non-earning Assets</b>					
Goodwill	2,243	2,243	2,243	2,243	2,243
Other intangible assets	1,169	1,116	1,102	1,143	1,058
Other non-earnings assets	2,733	2,620	2,882	2,755	2,753
Total non-earning assets	6,145	5,979	6,227	6,141	6,054
Total assets	78,691	75,475	74,569	72,735	71,614
<b>Deposits</b>					
Noninterest-bearing deposits	\$13,122	\$12,922	\$14,198	\$14,470	\$14,415
Interest checking	17,396	17,017	16,033	15,066	14,931
Savings products	24,621	25,514	26,372	26,948	27,594
Time deposits	17,048	16,483	15,996	15,942	15,922
Total deposits	72,187	71,936	72,599	72,426	72,862
<b>Other Interest-bearing Liabilities</b>					
	1,097	1,056	1,001	931	741
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	75,292	75,046	75,530	75,156	75,279
<b>Shareholders' Equity</b>					
	6,455	6,415	6,405	6,201	6,146
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.53 %	2.60 %	2.70 %	2.74 %	2.84 %
Total assets	2.15	2.22	2.30	2.35	2.45
Total deposits	2.88	2.75	2.60	2.43	2.25
Total liabilities	2.80	2.67	2.53	2.37	2.19
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$15	\$20	\$21	\$25	\$29
Commercial real estate	2	1	4	4	2
Residential mortgages	7	9	7	7	7
Retail	44	50	55	52	55
Total loans	\$68	\$80	\$87	\$88	\$93
<b>Net Charge-off Ratios</b>					
Commercial	.71 %	1.00 %	1.04 %	1.23 %	1.44 %
Commercial real estate	.07	.04	.15	.15	.08
Residential mortgages	.17	.24	.19	.20	.21
Retail	.52	.61	.67	.65	.72
Total loans	.39 %	.48 %	.52 %	.54 %	.59 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$258	\$257	\$279	\$298	\$314
Other nonperforming assets	70	69	75	69	69
Total nonperforming assets	\$328	\$326	\$354	\$367	\$383

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$7,314	\$7,198	\$7,087	\$6,842	\$6,485
Home equity and second mortgages	13,584	13,432	13,284	12,895	12,442
Other retail	12,801	12,501	12,188	12,106	11,978
Total retail	\$33,699	\$33,131	\$32,559	\$31,843	\$30,905
Home equity first lien*	\$5,604	\$5,389	\$5,426	\$5,599	\$5,768
Home equity loans	3,156	3,073	3,134	3,274	3,421
Home equity lines	10,428	10,359	10,150	9,621	9,021
Total home equity	\$19,188	\$18,821	\$18,710	\$18,494	\$18,210
<b>Net Charge-off Ratios</b>					
Retail leasing	.27 %	.45 %	.51 %	.52 %	.62 %
Home equity and second mortgages	.47	.51	.54	.59	.61
Other retail	.72	.81	.91	.79	.87
Total retail	.52 %	.61 %	.67 %	.65 %	.72 %
# of traditional branches	1,933	1,930	1,928	1,927	1,923
# of instore branches	450	447	442	419	392
Total # of branches	2,383	2,377	2,370	2,346	2,315
# of U.S. Bank ATMs	4,877	4,654	4,620	4,621	4,565
Debit card transaction volume	\$5,991	\$5,453	\$5,548	\$5,006	\$4,898
Mortgage production volume	\$5,618	\$4,505	\$4,409	\$4,024	\$5,220
Mortgages serviced for others	\$65,443	\$63,252	\$63,163	\$63,208	\$58,675
Investment sales volume	\$750	\$756	\$702	\$686	\$793
SBA loan production volume	\$137	\$87	\$119	\$122	\$113
BEFG lease production volume	\$354	\$298	\$336	\$303	\$298
Student loan production volume	\$149	\$464	\$264	\$396	\$135
Indirect loan/lease production volume	2,147	1,745	1,515	1,835	1,914
Finance company production volume	1,457	1,348	1,102	1,051	1,353
Direct branch loan/line production volume	2,780	2,482	2,676	2,092	2,730
Total retail credit production volume	\$6,533	\$6,039	\$5,557	\$5,374	\$6,132

\* 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, 2005	Retail Banking	Mortgage Banking	Total Consumer	Retail Banking		Mortgage Banking	
				Percent Change 2Q05 vs 2Q04	Percent Change 2Q05 vs 1Q05	Percent Change 2Q05 vs 2Q04	Percent Change 2Q05 vs 1Q05
Net interest income (taxable-equivalent basis)	\$964	\$32	\$996	12.7 %	3.8 %	(27.3) %	10.3 %
Noninterest income	409	110	519	7.6	12.7	.9	7.8
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,373	142	1,515	11.2	6.3	(7.2)	8.4
Noninterest expense	451	31	482	2.5	4.2	--	(3.1)
Net shared services	181	10	191	5.2	7.1	11.1	11.1
Other intangibles	13	50	63	(18.8)	(13.3)	6.4	2.0
Total noninterest expense	645	91	736	2.7	4.5	4.6	1.1
Income before provision and income taxes	728	51	779	19.9	7.9	(22.7)	24.4
Provision for credit losses	68	--	68	(26.9)	(15.0)	--	--
Income before income taxes	660	51	711	28.4	10.9	(22.7)	24.4
Income taxes and taxable-equivalent adjustment	240	19	259	28.3	11.1	(20.8)	26.7
Net income	\$420	\$32	\$452	28.4 %	10.8 %	(23.8) %	23.1 %

Six Months Ended June 30, 2005	Retail Banking	Mortgage Banking	Total Consumer	Retail	Mortgage
				Percent Change 2005 vs 2004	Percent Change 2005 vs 2004
Net interest income (taxable-equivalent basis)	\$1,893	\$61	\$1,954	11.7 %	(24.7) %
Noninterest income	772	212	984	6.5	3.9
Securities gains (losses), net	--	--	--	--	--
Total net revenue	2,665	273	2,938	10.2	(4.2)
Noninterest expense	883	64	947	1.6	1.6
Net shared services	350	19	369	5.1	5.6
Other intangibles	29	98	127	(6.5)	6.5
Total noninterest expense	1,262	181	1,443	2.4	4.6
Income before provision and income taxes	1,403	92	1,495	18.3	(17.9)
Provision for credit losses	148	--	148	(26.4)	--
Income before income taxes	1,255	92	1,347	27.4	(17.9)
Income taxes and taxable-equivalent adjustment	457	33	490	27.7	(19.5)
Net income	\$798	\$59	\$857	27.3 %	(16.9) %

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$111	\$104	\$100	\$93	\$86
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	249	244	238	236	247
Deposit service charges	1	1	1	1	1
Treasury management fees	2	2	2	3	3
Commercial products revenue	--	--	--	--	1
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	6	6	6	3	4
Total noninterest income	258	253	247	243	256
Total net revenue	369	357	347	336	342
<b>Noninterest Expense</b>					
Compensation and employee benefits	81	84	71	77	80
Net occupancy and equipment	12	12	12	13	13
Other intangibles	15	15	16	16	16
Net shared services	45	39	46	46	44
Other	31	31	44	33	31
Total noninterest expense	184	181	189	185	184
Income before provision and income taxes	185	176	158	151	158
<b>Provision for Credit Losses</b>	2	--	--	--	9
Income before income taxes	183	176	158	151	149
Income taxes and taxable-equivalent adjustment	67	64	57	55	54
Net income	\$116	\$112	\$101	\$96	\$95
<b>FINANCIAL RATIOS</b>					
Return on average assets	6.96 %	6.84 %	5.92 %	5.80 %	5.89 %
Return on average equity	22.0	21.3	19.6	18.0	18.5
Net interest margin (taxable-equivalent basis)	9.00	8.65	8.01	7.65	7.25
Efficiency ratio	49.9	50.7	54.5	55.1	53.8

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,596	\$1,582	\$1,656	\$1,595	\$1,654
Commercial real estate	623	628	627	611	609
Residential mortgages	394	368	369	344	297
Retail	2,325	2,285	2,304	2,280	2,207
Total loans	4,938	4,863	4,956	4,830	4,767
<b>Other Earning Assets</b>					
Total earning assets	4,949	4,874	4,965	4,838	4,774
<b>Non-earning Assets</b>					
Goodwill	843	843	845	845	813
Other intangible assets	316	331	346	362	342
Other non-earnings assets	579	597	627	541	556
Total non-earning assets	1,738	1,771	1,818	1,748	1,711
Total assets	6,687	6,645	6,783	6,586	6,485
<b>Deposits</b>					
Noninterest-bearing deposits	\$3,537	\$3,357	\$3,630	\$3,126	\$3,246
Interest checking	2,452	2,525	2,372	2,257	2,454
Savings products	5,329	5,454	5,350	5,601	5,505
Time deposits	1,106	971	753	568	546
Total deposits	12,424	12,307	12,105	11,552	11,751
<b>Other Interest-bearing Liabilities</b>					
	2,906	2,174	1,183	850	863
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	15,482	14,625	13,440	12,545	12,750
<b>Shareholders' Equity</b>					
	2,114	2,133	2,053	2,125	2,066
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.86 %	1.91 %	1.84 %	1.89 %	1.94 %
Total assets	.96	.98	1.00	1.09	1.18
Total deposits	2.52	2.34	2.20	1.96	1.68
Total liabilities	2.07	2.00	2.01	1.84	1.58
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$--	\$--	\$--	\$1	\$6
Commercial real estate	--	--	1	--	--
Residential mortgages	--	--	--	--	--
Retail	2	--	(1)	(1)	3
Total loans	\$2	\$--	\$--	\$--	\$9
<b>Net Charge-off Ratios</b>					
Commercial	-- %	-- %	-- %	.25 %	1.46 %
Commercial real estate	--	--	.63	--	--
Residential mortgages	--	--	--	--	--
Retail	.35	--	(.17)	(.17)	.55
Total loans	.16 %	-- %	-- %	-- %	.76 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$3	\$6	\$6	\$6	\$8
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$3	\$6	\$6	\$6	\$8

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Private client	\$78	\$70	\$68	\$65	\$74
Asset management	67	68	65	67	70
Institutional trust	24	25	25	23	25
Corporate trust	49	51	51	53	50
Fund services	31	30	29	28	28
Other	--	--	--	--	--
Total	\$249	\$244	\$238	\$236	\$247
<b>Total revenue</b>					
Private client	\$148	\$136	\$134	\$127	\$131
Asset management	69	70	67	69	72
Institutional trust	26	27	26	26	27
Corporate trust	88	86	83	84	78
Fund services	35	35	33	27	31
Other	3	3	4	3	3
Total	\$369	\$357	\$347	\$336	\$342
<b>Assets Under Management by Asset Category*</b>					
Equity	\$40,799	\$41,347	\$40,706	\$38,868	\$39,832
Fixed income	49,349	46,627	47,608	47,833	47,895
Money market	32,406	32,265	34,853	33,406	33,111
Other	5,341	5,226	4,544	4,073	3,823
Total	\$127,895	\$125,465	\$127,711	\$124,180	\$124,661

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

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$129	\$141	\$143	\$135	\$139
<b>Noninterest Income</b>					
Credit and debit card revenue	177	154	185	163	158
Corporate payment products revenue	120	107	101	108	103
ATM processing services	42	33	29	30	30
Merchant processing services	198	178	181	188	165
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	7	11	6	6	8
Total noninterest income	547	486	505	498	467
Total net revenue	676	627	648	633	606
<b>Noninterest Expense</b>					
Compensation and employee benefits	77	68	65	60	57
Net occupancy and equipment	16	13	14	13	11
Other intangibles	43	41	47	40	39
Net shared services	69	64	70	68	66
Other	99	92	83	98	86
Total noninterest expense	304	278	279	279	259
Income before provision and income taxes	372	349	369	354	347
<b>Provision for Credit Losses</b>	92	89	86	90	94
Income before income taxes	280	260	283	264	253
Income taxes and taxable-equivalent adjustment	102	95	103	96	92
Net income	\$178	\$165	\$180	\$168	\$161
<b>FINANCIAL RATIOS</b>					
Return on average assets	4.69 %	4.61 %	4.95 %	4.74 %	4.83 %
Return on average equity	19.9	19.5	21.5	20.1	20.8
Net interest margin (taxable-equivalent basis)	4.53	5.16	5.13	5.02	5.31
Efficiency ratio	45.0	44.3	43.1	44.1	42.7

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$3,466	\$3,210	\$3,289	\$3,093	\$3,048
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	7,878	7,813	7,774	7,590	7,454
Total loans	11,344	11,023	11,063	10,683	10,502
<b>Other Earning Assets</b>					
Total earning assets	68	66	20	19	26
<b>Non-earning Assets</b>					
Goodwill	2,030	1,941	1,916	1,915	1,823
Other intangible assets	972	907	836	855	762
Other non-earnings assets	800	563	629	615	300
Total non-earning assets	3,802	3,411	3,381	3,385	2,885
Total assets	15,214	14,500	14,464	14,087	13,413
<b>Deposits</b>					
Noninterest-bearing deposits	\$134	\$141	\$120	\$106	\$100
Interest checking	--	--	--	--	--
Savings products	15	13	13	12	10
Time deposits	1	--	--	--	--
Total deposits	150	154	133	118	110
<b>Other Interest-bearing Liabilities</b>					
	411	337	380	347	332
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	900	627	708	644	481
Total liabilities	1,461	1,118	1,221	1,109	923
<b>Shareholders' Equity</b>					
	3,592	3,432	3,336	3,320	3,109
<b>NET INTEREST SPREADS</b>					
Total earning assets	4.92 %	5.38 %	5.28 %	5.32 %	5.42 %
Total assets	3.35	3.89	3.88	3.90	4.23
Total deposits	2.67	2.63	2.99	3.37	3.66
Total liabilities	(4.39)	(5.80)	(5.21)	(7.53)	(8.28)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$13	\$10	\$12	\$10	\$12
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	79	79	74	80	82
Total loans	\$92	\$89	\$86	\$90	\$94
<b>Net Charge-off Ratios</b>					
Commercial	1.50 %	1.26 %	1.45 %	1.29 %	1.58 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	4.02	4.10	3.79	4.19	4.42
Total loans	3.25 %	3.27 %	3.09 %	3.35 %	3.60 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$3	\$3	\$1	\$1	\$1
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$3	\$3	\$1	\$1	\$1

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$181	\$158	\$188	\$167	\$162
Corporate payment services	122	108	103	109	104
Merchant information systems	201	182	185	191	170
Transaction services	43	38	29	31	31
Total	\$547	\$486	\$505	\$498	\$467
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$8,801	\$7,953	\$8,754	\$8,214	\$8,051
Corporate payment services	6,870	6,155	5,871	6,124	5,668
Total	\$15,671	\$14,108	\$14,625	\$14,338	\$13,719
Merchant volume (acquiring)	\$37,921	\$34,294	\$38,232	\$38,483	\$33,646
# of merchant transactions	391,808,630	352,798,664	446,572,441	439,386,415	377,871,997
# of merchants	728,942	699,793	671,645	657,996	636,295
# of ATMs driven	38,351	14,490	14,300	14,244	14,536
# of Merchant ATMs	2,184	2,183	2,169	2,166	2,144

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$114	\$150	\$180	\$233	\$261
<b>Noninterest Income</b>					
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)	(3)	(3)	(1)	(1)
Mortgage banking revenue	(1)	--	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	1	--
Securities gains (losses), net	1	(55)	(21)	88	(172)
Other	20	28	14	13	(1)
Total noninterest income	13	(30)	(12)	101	(174)
Total net revenue	127	120	168	334	87
<b>Noninterest Expense</b>					
Compensation and employee benefits	240	207	239	221	221
Net occupancy and equipment	27	25	29	25	21
Other intangibles	55	(53)	33	88	(170)
Net shared services	(440)	(402)	(450)	(438)	(420)
Other	278	186	308	218	215
Total noninterest expense	160	(37)	159	114	(133)
Income before provision and income taxes	(33)	157	9	220	220
<b>Provision for Credit Losses</b>	(2)	--	(101)	--	--
Income before income taxes	(31)	157	110	220	220
Income taxes and taxable-equivalent adjustment	(139)	23	(3)	46	51
Net income	\$108	\$134	\$113	\$174	\$169
<b>FINANCIAL RATIOS</b>					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average 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, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$171	\$145	\$240	\$211	\$180
Commercial real estate	88	98	106	129	149
Residential mortgages	6	10	9	9	9
Retail	49	49	59	59	49
Total loans	314	302	414	408	387
<b>Other Earning Assets</b>					
Total earning assets	42,776	43,618	42,886	43,313	43,319
<b>Non-earning Assets</b>					
Goodwill	--	--	--	--	--
Other intangible assets	3	12	6	7	9
Other non-earnings assets	7,392	6,770	6,632	6,140	6,277
Total non-earning assets	7,395	6,782	6,638	6,147	6,286
Total assets	50,485	50,702	49,938	49,868	49,992
<b>Deposits</b>					
Noninterest-bearing deposits	\$60	\$55	\$(255)	\$(265)	\$(204)
Interest checking	7	9	12	14	1
Savings products	16	16	15	15	17
Time deposits	3,207	3,132	1,663	2,632	2,912
Total deposits	3,290	3,212	1,435	2,396	2,726
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	44,093	42,097	43,659	44,012	42,223
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,698	2,784	2,787	2,603	2,529
<b>Shareholders' Equity</b>					
Total liabilities	2,617	2,732	2,890	2,782	2,782
<b>NET INTEREST SPREADS</b>					
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
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$(1)	\$(1)	\$(2)	\$(1)	\$--
Commercial real estate	--	--	--	--	--
Residential mortgages	1	--	1	--	--
Retail	(2)	1	(1)	1	--
Total loans	\$(2)	\$--	\$(2)	\$--	\$--
<b>Net Charge-off Ratios</b>					
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 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$2	\$--	\$--	\$1	\$--
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$2	\$--	\$--	\$1	\$--

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,761	\$1,751	\$1,800	\$1,782	\$1,779
<b>Noninterest Income</b>					
Credit and debit card revenue	177	154	184	164	159
Corporate payment products revenue	120	107	101	108	103
ATM processing services	57	47	43	45	45
Merchant processing services	198	178	181	188	165
Trust and investment management fees	253	247	241	240	251
Deposit service charges	234	210	212	208	202
Treasury management fees	117	107	110	118	121
Commercial products revenue	100	96	108	106	108
Mortgage banking revenue	110	102	96	97	110
Investment products fees and commissions	39	39	37	37	43
Securities gains (losses), net	1	(59)	(21)	88	(172)
Other	135	154	143	125	107
Total noninterest income	1,541	1,382	1,435	1,524	1,242
Total net revenue	3,302	3,133	3,235	3,306	3,021
<b>Noninterest Expense</b>					
Compensation and employee benefits	720	683	677	664	664
Net occupancy and equipment	159	154	163	159	153
Other intangibles	181	71	161	210	(47)
Net shared services	--	--	--	--	--
Other	535	423	578	485	463
Total noninterest expense	1,595	1,331	1,579	1,518	1,233
Income before provision and income taxes	1,707	1,802	1,656	1,788	1,788
<b>Provision for Credit Losses</b>	144	172	64	166	204
Income before income taxes	1,563	1,630	1,592	1,622	1,584
Income taxes and taxable-equivalent adjustment	442	559	536	556	547
Net income	\$1,121	\$1,071	\$1,056	\$1,066	\$1,037
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.23 %	2.21 %	2.16 %	2.21 %	2.19 %
Return on average equity	22.7	21.9	21.2	21.9	21.9
Net interest margin (taxable-equivalent basis)	3.99	4.08	4.20	4.22	4.28
Efficiency ratio	48.3	41.7	48.5	47.2	38.6

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$42,517	\$40,997	\$40,203	\$39,317	\$39,330
Commercial real estate	27,582	27,504	27,646	27,194	27,116
Residential mortgages	17,198	15,827	15,044	14,569	14,052
Retail	43,978	43,326	42,746	41,826	40,663
Total loans	131,275	127,654	125,639	122,906	121,161
<b>Other Earning Assets</b>					
Total earning assets	176,730	173,294	170,924	168,187	166,990
<b>Non-earning Assets</b>					
Goodwill	6,341	6,252	6,229	6,228	6,104
Other intangible assets	2,532	2,442	2,371	2,452	2,261
Other non-earnings assets	16,215	14,947	15,136	14,718	15,075
Total non-earning assets	25,088	23,641	23,736	23,398	23,440
Total assets	201,818	196,935	194,660	191,585	190,430
<b>Deposits</b>					
Noninterest-bearing deposits	\$29,148	\$28,417	\$29,841	\$29,791	\$30,607
Interest checking	23,024	23,146	21,630	20,413	20,739
Savings products	35,449	36,232	36,731	37,708	40,178
Time deposits	33,611	31,628	28,242	27,404	25,592
Total deposits	121,232	119,423	116,444	115,316	117,116
<b>Other Interest-bearing Liabilities</b>					
	53,986	51,046	51,700	50,581	48,310
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	181,998	177,132	174,840	172,198	171,387
<b>Shareholders' Equity</b>					
	19,820	19,803	19,820	19,387	19,043
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.83 %	5.69 %	5.59 %	5.47 %	5.39 %
Total assets	5.11	5.03	4.90	4.80	4.74
Total deposits	(1.18)	(1.05)	(.86)	(.76)	(.70)
Total liabilities	(1.79)	(1.58)	(1.36)	(1.22)	(1.09)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$15	\$27	\$18	\$21	\$55
Commercial real estate	(2)	6	10	6	2
Residential mortgages	8	9	8	7	7
Retail	123	130	127	132	140
Total loans	\$144	\$172	\$163	\$166	\$204
<b>Net Charge-off Ratios</b>					
Commercial	.14 %	.27 %	.18 %	.21 %	.56 %
Commercial real estate	(.03)	.09	.14	.09	.03
Residential mortgages	.19	.23	.21	.19	.20
Retail	1.12	1.22	1.18	1.26	1.38
Total loans	.44 %	.55 %	.52 %	.54 %	.68 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$514	\$561	\$640	\$703	\$792
Other nonperforming assets	96	104	108	102	119
Total nonperforming assets	\$610	\$665	\$748	\$805	\$911