

Supplemental Business Line Schedules

3Q 2008

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$507	\$482	\$487	\$484	\$457
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	3	2	2	1	2
Deposit service charges	--	--	--	--	--
Treasury management fees	93	96	89	83	85
Commercial products revenue	115	115	110	108	106
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(11)	(11)	--	(1)	--
Other	15	27	(8)	28	13
Total noninterest income	215	229	193	219	206
Total net revenue	722	711	680	703	663
Noninterest Expense					
Compensation and employee benefits	91	92	87	78	75
Net occupancy and equipment	10	10	9	9	9
Other intangibles	6	4	3	4	4
Net shared services	115	124	122	122	123
Other	37	34	25	30	28
Total noninterest expense	259	264	246	243	239
Income before provision and income taxes	463	447	434	460	424
Provision for Credit Losses	90	47	35	19	7
Income before income taxes	373	400	399	441	417
Income taxes and taxable-equivalent adjustment	136	146	145	160	152
Net income	\$237	\$254	\$254	\$281	\$265
FINANCIAL RATIOS					
Return on average assets	1.44 %	1.59 %	1.66 %	1.90 %	1.88 %
Return on average total equity	13.9	15.6	16.5	18.8	18.4
Net interest margin (taxable-equivalent basis)	3.34	3.30	3.45	3.56	3.53
Efficiency ratio	35.3	36.6	36.2	34.5	36.0

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$39,931	\$39,645	\$38,691	\$36,580	\$34,342
Commercial real estate	19,879	18,559	17,702	16,960	16,653
Residential mortgages	93	80	94	89	79
Retail	77	78	72	70	68
Total loans	59,980	58,362	56,559	53,699	51,142
Other Earning Assets	322	365	261	218	203
Total earning assets	60,302	58,727	56,820	53,917	51,345
Non-earning Assets					
Goodwill	1,494	1,385	1,329	1,329	1,329
Other intangible assets	94	49	31	32	36
Other non-earning assets	3,450	3,914	3,476	3,366	3,334
Total non-earning assets	5,038	5,348	4,836	4,727	4,699
Total assets	65,340	64,075	61,656	58,644	56,044
Deposits					
Noninterest-bearing deposits	10,838	10,718	10,314	10,106	10,150
Interest checking	8,871	8,949	8,044	6,459	5,394
Savings products	6,681	6,504	5,827	5,913	5,410
Time deposits	14,033	15,262	14,405	13,289	10,753
Total deposits	40,423	41,433	38,590	35,767	31,707
Other Interest-bearing Liabilities	8,169	7,689	8,634	8,446	8,041
Other Noninterest-bearing Liabilities	1,196	1,107	1,121	1,135	1,029
Total liabilities	49,788	50,229	48,345	45,348	40,777
Shareholders' Equity	6,794	6,565	6,181	5,920	5,712
NET INTEREST SPREADS					
Total earning assets	1.84 %	1.86 %	1.94 %	1.92 %	1.94 %
Total assets	1.53	1.52	1.57	1.51	1.49
Total deposits	1.55	1.44	1.66	1.97	2.14
Total liabilities	1.54	1.43	1.59	1.83	1.92
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$32	\$33	\$24	\$10	\$8
Commercial real estate	58	14	11	9	(1)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$90	\$47	\$35	\$19	\$7
Net Charge-off Ratios					
Commercial	.32 %	.33 %	.25 %	.11 %	.09 %
Commercial real estate	1.16	.30	.25	.21	(.02)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	.60 %	.32 %	.25 %	.14 %	.05 %
Nonperforming Assets					
Nonperforming loans	\$892	\$627	\$405	\$328	\$286
Other nonperforming assets	48	25	19	8	6
Total nonperforming assets	\$940	\$652	\$424	\$336	\$292

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
OTHER INFORMATION					
Average Loan Balances					
Middle market	\$11,036	\$10,177	\$9,559	\$9,256	\$9,364
Commercial real estate division	16,694	16,155	16,181	15,249	14,411
Equipment finance	4,003	3,940	3,862	3,655	3,444
Specialized industries	4,073	3,859	3,632	3,129	2,728
National corporate	6,649	6,744	6,122	5,779	5,139
Asset based lending	1,658	1,579	1,458	1,389	1,329
Correspondent banking	1,447	1,397	1,421	1,259	1,141
Business Equipment Finance Group	4,110	3,985	3,857	3,694	3,552
SBA Division	1,342	1,309	1,290	1,274	1,279
Other	8,968	9,217	9,177	9,015	8,755
Total loans	\$59,980	\$58,362	\$56,559	\$53,699	\$51,142
Commercial	\$33,542	\$33,362	\$32,502	\$30,652	\$28,653
Lease financing	6,389	6,283	6,189	5,928	5,689
Total commercial	\$39,931	\$39,645	\$38,691	\$36,580	\$34,342
Net Charge-off Ratios					
Commercial	.15 %	.19 %	.11 %	(.03) %	(.01) %
Lease financing	1.18	1.09	.97	.80	.63
Total commercial	.32 %	.33 %	.25 %	.11 %	.09 %

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$976	\$945	\$945	\$991	\$989
Noninterest Income					
Credit and debit card revenue	1	2	2	--	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	94	93	84	84	84
Merchant processing services	--	--	--	--	--
Trust and investment management fees	20	23	21	22	21
Deposit service charges	285	277	256	276	275
Treasury management fees	32	33	32	31	31
Commercial products revenue	6	7	6	6	5
Mortgage banking revenue	62	82	106	49	77
Investment products fees and commissions	9	9	9	10	9
Securities gains (losses), net	--	--	--	2	--
Other	(25)	24	44	54	72
Total noninterest income	484	550	560	534	575
Total net revenue	1,460	1,495	1,505	1,525	1,564
Noninterest Expense					
Compensation and employee benefits	319	322	317	282	275
Net occupancy and equipment	124	121	120	115	116
Other intangibles	14	15	15	15	17
Net shared services	202	194	194	205	191
Other	157	153	129	139	135
Total noninterest expense	816	805	775	756	734
Income before provision and income taxes	644	690	730	769	830
Provision for Credit Losses	217	180	120	92	90
Income before income taxes	427	510	610	677	740
Income taxes and taxable-equivalent adjustment	155	186	222	246	269
Net income	\$272	\$324	\$388	\$431	\$471
FINANCIAL RATIOS					
Return on average assets	1.17 %	1.42 %	1.75 %	1.95 %	2.14 %
Return on average total equity	15.1	18.2	22.9	25.5	27.7
Net interest margin (taxable-equivalent basis)	4.51	4.46	4.61	4.86	4.87
Efficiency ratio	55.9	53.8	51.5	49.6	46.9

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$6,851	\$6,869	\$6,482	\$6,451	\$6,577
Commercial real estate	11,262	11,279	11,175	11,126	11,124
Residential mortgages	22,763	22,770	22,450	22,163	21,757
Retail	41,489	40,581	36,789	36,571	36,315
Total loans	82,365	81,499	76,896	76,311	75,773
Other Earning Assets	3,711	3,665	5,489	4,625	4,759
Total earning assets	86,076	85,164	82,385	80,936	80,532
Non-earning Assets					
Goodwill	2,420	2,420	2,419	2,420	2,420
Other intangible assets	1,854	1,712	1,509	1,617	1,744
Other non-earning assets	2,419	2,506	2,617	2,735	2,710
Total non-earning assets	6,693	6,638	6,545	6,772	6,874
Total assets	92,769	91,802	88,930	87,708	87,406
Deposits					
Noninterest-bearing deposits	12,104	11,935	11,525	11,903	12,006
Interest checking	18,125	18,276	17,859	17,559	17,766
Savings products	20,180	19,992	19,322	18,958	19,369
Time deposits	17,442	17,253	18,801	20,241	20,173
Total deposits	67,851	67,456	67,507	68,661	69,314
Other Interest-bearing Liabilities	2,670	2,717	2,811	2,952	2,642
Other Noninterest-bearing Liabilities	2,317	2,363	2,349	2,402	2,474
Total liabilities	72,838	72,536	72,667	74,015	74,430
Shareholders' Equity	7,155	7,163	6,803	6,704	6,741
NET INTEREST SPREADS					
Total earning assets	2.29 %	2.25 %	2.15 %	2.10 %	2.03 %
Total assets	1.98	1.94	1.81	1.72	1.64
Total deposits	2.62	2.61	2.87	3.18	3.25
Total liabilities	2.51	2.49	2.74	3.02	3.09
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$20	\$18	\$14	\$13	\$15
Commercial real estate	7	4	1	1	3
Residential mortgages	68	53	23	14	16
Retail	122	105	82	64	56
Total loans	\$217	\$180	\$120	\$92	\$90
Net Charge-off Ratios					
Commercial	1.16 %	1.05 %	.87 %	.80 %	.90 %
Commercial real estate	.25	.14	.04	.04	.11
Residential mortgages	1.19	.94	.41	.25	.29
Retail	1.17	1.04	.90	.69	.61
Total loans	1.05 %	.89 %	.63 %	.48 %	.47 %
Nonperforming Assets					
Nonperforming loans	\$343	\$285	\$229	\$202	\$195
Other nonperforming assets	136	132	142	124	121
Total nonperforming assets	\$479	\$417	\$371	\$326	\$316

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
OTHER INFORMATION					
Retail Loan Information					
Average Balances					
Retail leasing	\$5,200	\$5,523	\$5,802	\$6,123	\$6,424
Home equity and second mortgages	16,558	15,832	15,254	15,075	14,782
Other retail	19,731	19,226	15,733	15,373	15,109
Total retail	<u>\$41,489</u>	<u>\$40,581</u>	<u>\$36,789</u>	<u>\$36,571</u>	<u>\$36,315</u>
Home equity first lien*	\$5,162	\$5,279	\$5,341	\$5,392	\$5,496
Home equity loans	3,821	3,924	4,037	4,109	4,100
Home equity lines	12,737	11,908	11,217	10,966	10,682
Total home equity	<u>\$21,720</u>	<u>\$21,111</u>	<u>\$20,595</u>	<u>\$20,467</u>	<u>\$20,278</u>
Net Charge-off Ratios					
Retail leasing	.77 %	.51 %	.49 %	.39 %	.19 %
Home equity and second mortgages	1.11	1.19	.79	.55	.54
Other retail	1.33	1.07	1.15	.95	.87
Total retail	<u>1.17 %</u>	<u>1.04 %</u>	<u>.90 %</u>	<u>.69 %</u>	<u>.61 %</u>
# of traditional branches	1,997	1,993	1,993	1,991	1,991
# of instore branches	559	549	529	527	521
Total # of branches	<u>2,556</u>	<u>2,542</u>	<u>2,522</u>	<u>2,518</u>	<u>2,512</u>
# of U.S. Bank ATMs	4,903	4,895	4,844	4,867	4,870
# of ATMs driven	33,173	35,250	35,462	37,468	38,701
Debit card transaction volume	\$8,939	\$9,057	\$8,362	\$8,777	\$8,034
Mortgage production volume	\$7,564	\$9,061	\$9,325	\$7,738	\$7,208
Mortgages serviced for others	\$112,877	\$107,334	\$102,010	\$97,014	\$94,379
Student loan production volume	\$891	\$222	\$642	\$238	\$541
Indirect loan/lease production volume	1,321	1,812	1,410	1,529	1,672
Finance company production volume	503	856	881	740	1,051
Direct branch loan/line production volume	1,998	2,601	2,245	1,936	2,196
Total retail credit production volume	<u>\$4,713</u>	<u>\$5,491</u>	<u>\$5,178</u>	<u>\$4,443</u>	<u>\$5,460</u>
Assets Under Management by Asset Category**					
Equity	\$4,096	\$4,458	\$4,208	\$4,749	\$4,635
Fixed income	2,950	3,126	3,173	3,179	3,162
Money market	868	870	947	838	788
Other	921	958	926	903	893
Total	<u>\$8,835</u>	<u>\$9,412</u>	<u>\$9,254</u>	<u>\$9,669</u>	<u>\$9,478</u>

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

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

CONSUMER BANKING

(Dollars in Millions, Unaudited)

Three Months Ended September 30, 2008				Retail Banking		Mortgage Banking	
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 3Q08 vs 3Q07	Percent Change 3Q08 vs 2Q08	Percent Change 3Q08 vs 3Q07	Percent Change 3Q08 vs 2Q08
Net interest income (taxable-equivalent basis)	\$912	\$64	\$976	(5.3) %	2.7 %	** %	12.3 %
Noninterest income	416	68	484	(16.1)	(10.3)	(13.9)	(20.9)
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,328	132	1,460	(9.0)	(1.8)	25.7	(7.7)
Noninterest expense	535	65	600	10.1	1.7	62.5	(7.1)
Net shared services	190	12	202	5.6	3.8	9.1	9.1
Other intangibles	14	--	14	(17.6)	(6.7)	--	--
Total noninterest expense	739	77	816	8.2	2.1	51.0	(4.9)
Income before provision and income taxes	589	55	644	(24.1)	(6.2)	1.9	(11.3)
Provision for credit losses	210	7	217	**	23.5	**	(30.0)
Income before income taxes	379	48	427	(44.8)	(17.2)	(11.1)	(7.7)
Income taxes and taxable-equivalent adjustment	138	17	155	(44.6)	(17.4)	(15.0)	(10.5)
Net income	\$241	\$31	\$272	(44.9) %	(17.2) %	(8.8) %	(6.1) %

Nine Months Ended September 30, 2008				Retail	Mortgage
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 2008 vs 2007	Percent Change 2008 vs 2007
Net interest income (taxable-equivalent basis)	\$2,708	\$159	\$2,867	(5.3) %	** %
Noninterest income	1,329	263	1,592	(8.0)	19.0
Securities gains (losses), net	--	--	--	**	**
Total net revenue	4,037	422	4,459	(6.2)	49.6
Noninterest expense	1,564	197	1,761	10.1	74.3
Net shared services	556	35	591	5.9	16.7
Other intangibles	44	--	44	(13.7)	--
Total noninterest expense	2,164	232	2,396	8.4	62.2
Income before provision and income taxes	1,873	190	2,063	(18.8)	36.7
Provision for credit losses	500	17	517	**	**
Income before income taxes	1,373	173	1,546	(33.6)	24.5
Income taxes and taxable-equivalent adjustment	500	63	563	(33.5)	23.5
Net income	\$873	\$110	\$983	(33.7) %	25.0 %

** Not meaningful

WEALTH MANAGEMENT & SECURITIES SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$113	\$110	\$118	\$130	\$120
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	306	325	312	321	308
Deposit service charges	1	1	1	1	1
Treasury management fees	3	3	3	3	2
Commercial products revenue	--	1	--	--	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	28	28	27	28	27
Securities gains (losses), net	--	--	--	--	--
Other	(4)	27	26	(81)	27
Total noninterest income	334	385	369	272	365
Total net revenue	447	495	487	402	485
Noninterest Expense					
Compensation and employee benefits	126	131	132	122	121
Net occupancy and equipment	15	15	15	15	14
Other intangibles	19	19	20	23	23
Net shared services	45	43	44	44	43
Other	57	52	44	57	45
Total noninterest expense	262	260	255	261	246
Income before provision and income taxes	185	235	232	141	239
Provision for Credit Losses	2	1	1	1	1
Income before income taxes	183	234	231	140	238
Income taxes and taxable-equivalent adjustment	67	85	84	51	87
Net income	\$116	\$149	\$147	\$89	\$151
FINANCIAL RATIOS					
Return on average assets	6.38 %	8.24 %	7.90 %	4.63 %	7.83 %
Return on average total equity	19.6	25.2	24.7	14.6	24.6
Net interest margin (taxable-equivalent basis)	9.09	8.90	9.27	9.88	9.05
Efficiency ratio	58.6	52.5	52.4	64.9	50.7

WEALTH MANAGEMENT & SECURITIES SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$1,744	\$1,790	\$1,942	\$1,988	\$2,027
Commercial real estate	578	594	617	629	635
Residential mortgages	450	454	431	415	419
Retail	2,099	2,066	2,055	2,081	2,061
Total loans	4,871	4,904	5,045	5,113	5,142
Other Earning Assets					
Total earning assets	4,943	4,970	5,118	5,220	5,263
Non-earning Assets					
Goodwill	1,562	1,562	1,564	1,561	1,553
Other intangible assets	318	337	356	378	402
Other non-earning assets	412	406	443	460	437
Total non-earning assets	2,292	2,305	2,363	2,399	2,392
Total assets	7,235	7,275	7,481	7,619	7,655
Deposits					
Noninterest-bearing deposits	4,645	4,363	4,554	4,323	4,301
Interest checking	5,264	5,214	4,368	3,422	2,876
Savings products	4,757	5,220	5,492	6,153	5,454
Time deposits	3,739	4,114	3,776	3,970	3,402
Total deposits	18,405	18,911	18,190	17,868	16,033
Other Interest-bearing Liabilities					
Total liabilities	5,239	5,052	4,554	4,328	4,234
Other Noninterest-bearing Liabilities					
Total liabilities	229	241	253	279	272
Total liabilities	23,873	24,204	22,997	22,475	20,539
Shareholders' Equity					
Total assets	2,353	2,374	2,392	2,412	2,438
NET INTEREST SPREADS					
Total earning assets	1.37 %	1.46 %	1.34 %	1.29 %	1.13 %
Total assets	.60	.61	.43	.31	.21
Total deposits	1.88	1.79	2.10	2.38	2.47
Total liabilities	1.55	1.50	1.77	2.01	2.05
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$1	\$--	\$--	\$(1)	\$--
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	1	1	1	2	1
Total loans	\$2	\$1	\$1	\$1	\$1
Net Charge-off Ratios					
Commercial	.23 %	-- %	-- %	(.20) %	-- %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	.19	.19	.20	.38	.19
Total loans	.16 %	.08 %	.08 %	.08 %	.08 %
Nonperforming Assets					
Nonperforming loans	\$6	\$10	\$12	\$7	\$8
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$6	\$10	\$12	\$7	\$8

WEALTH MANAGEMENT & SECURITIES SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
OTHER INFORMATION					
Trust and Investment Management Fees					
Wealth Management	\$89	\$104	\$90	\$97	\$92
FAF Advisors	51	52	50	50	50
Institutional trust & custody	31	32	33	33	30
Corporate trust	90	89	92	91	88
Fund services	45	46	47	50	48
Other	--	2	--	--	--
Total	\$306	\$325	\$312	\$321	\$308
Total Net Revenue					
Wealth Management	\$187	\$205	\$196	\$206	\$198
FAF Advisors	24	53	51	(56)	51
Institutional trust & custody	44	42	40	38	34
Corporate trust	137	138	141	151	142
Fund services	49	52	51	56	53
Other	6	5	8	7	7
Total	\$447	\$495	\$487	\$402	\$485
Assets Under Management by Asset Category*					
Equity	\$38,489	\$41,891	\$39,776	\$44,574	\$45,832
Fixed income	32,077	36,107	35,819	35,885	34,624
Money market	76,648	73,845	69,823	64,948	60,865
Other	6,121	6,290	6,522	6,536	5,555
Total	\$153,335	\$158,133	\$151,940	\$151,943	\$146,876

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

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$247	\$243	\$254	\$232	\$192
Noninterest Income					
Credit and debit card revenue	268	264	246	285	236
Corporate payment products revenue	179	174	164	166	166
ATM processing services	--	--	--	--	--
Merchant processing services	301	309	271	285	289
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	4	3	4	7	3
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	13	12	13	15	12
Total noninterest income	765	762	698	758	706
Total net revenue	1,012	1,005	952	990	898
Noninterest Expense					
Compensation and employee benefits	117	120	112	108	98
Net occupancy and equipment	17	18	18	18	17
Other intangibles	49	49	49	51	50
Net shared services	71	68	69	65	64
Other	149	147	129	145	138
Total noninterest expense	403	402	377	387	367
Income before provision and income taxes	609	603	575	603	531
Provision for Credit Losses	186	168	134	110	100
Income before income taxes	423	435	441	493	431
Income taxes and taxable-equivalent adjustment	154	158	160	179	157
Net income	\$269	\$277	\$281	\$314	\$274
FINANCIAL RATIOS					
Return on average assets	4.61 %	4.98 %	5.45 %	5.90 %	5.26 %
Return on average total equity	22.0	22.7	23.9	26.5	23.4
Net interest margin (taxable-equivalent basis)	5.38	5.66	6.20	5.65	4.98
Efficiency ratio	39.8	40.0	39.6	39.1	40.9

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$4,866	\$4,577	\$4,242	\$4,487	\$4,301
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	13,231	12,551	12,056	11,636	10,924
Total loans	18,097	17,128	16,298	16,123	15,225
Other Earning Assets					
Total earning assets	167	153	180	162	77
Non-earning Assets					
Goodwill	2,364	2,371	2,352	2,329	2,295
Other intangible assets	993	1,027	1,025	1,028	1,037
Other non-earning assets	1,583	1,684	868	1,477	2,038
Total non-earning assets	4,940	5,082	4,245	4,834	5,370
Total assets	23,204	22,363	20,723	21,119	20,672
Deposits					
Noninterest-bearing deposits	495	490	469	412	348
Interest checking	41	37	29	15	13
Savings products	19	19	20	21	21
Time deposits	2	1	2	5	5
Total deposits	557	547	520	453	387
Other Interest-bearing Liabilities					
Total liabilities	334	349	288	288	286
Other Noninterest-bearing Liabilities					
Total liabilities	2,554	2,417	1,788	2,111	2,467
Shareholders' Equity					
Total liabilities	4,858	4,906	4,730	4,696	4,637
NET INTEREST SPREADS					
Total earning assets	5.29 %	5.66 %	6.25 %	5.70 %	5.26 %
Total assets	3.87	3.99	4.58	3.78	3.09
Total deposits	3.57	2.94	3.87	4.38	4.10
Total liabilities	(1.04)	(.97)	(1.39)	.42	.63
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$26	\$18	\$17	\$14	\$14
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	160	150	117	96	86
Total loans	\$186	\$168	\$134	\$110	\$100
Net Charge-off Ratios					
Commercial	2.13 %	1.58 %	1.61 %	1.24 %	1.29 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	4.81	4.81	3.90	3.27	3.12
Total loans	4.09 %	3.94 %	3.31 %	2.71 %	2.61 %
Nonperforming Assets					
Nonperforming loans	\$60	\$48	\$32	\$18	\$22
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$60	\$48	\$32	\$18	\$22

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
OTHER INFORMATION					
Total noninterest income					
Retail payment solutions	\$274	\$270	\$253	\$276	\$241
Corporate payment services	182	176	169	186	170
Merchant information systems	309	316	276	296	295
Total	\$765	\$762	\$698	\$758	\$706
Credit Card Charge Volume (Issuing)					
Retail payment solutions	\$11,079	\$11,126	\$10,146	\$11,152	\$10,434
Corporate payment services	10,808	10,103	9,181	8,942	9,249
Total	\$21,887	\$21,229	\$19,327	\$20,094	\$19,683
Merchant volume (acquiring)	\$66,941	\$66,940	\$64,853	\$62,382	\$63,882
# of merchant transactions	669,961,819	661,625,291	617,053,993	633,399,010	633,473,941
# of merchants	847,897	857,070	846,108	848,241	845,162

TREASURY AND CORPORATE SUPPORT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$124	\$128	\$26	\$(74)	\$(73)
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	(1)	--	--	(4)	--
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	5	--	--	--
Commercial products revenue	7	(9)	(8)	--	(7)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(400)	(52)	(251)	3	7
Other	9	23	484	30	26
Total noninterest income	(386)	(34)	224	28	25
Total net revenue	(262)	94	250	(46)	(48)
Noninterest Expense					
Compensation and employee benefits	235	225	234	219	206
Net occupancy and equipment	33	26	28	31	33
Other intangibles	--	--	--	--	--
Net shared services	(433)	(429)	(429)	(436)	(421)
Other	248	282	310	507	372
Total noninterest expense	83	104	143	321	190
Income before provision and income taxes	(345)	(10)	107	(367)	(238)
Provision for Credit Losses	253	200	195	3	1
Income before income taxes	(598)	(210)	(88)	(370)	(239)
Income taxes and taxable-equivalent adjustment	(280)	(156)	(108)	(197)	(174)
Net income	\$(318)	\$(54)	\$20	\$(173)	\$(65)
FINANCIAL RATIOS					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average total equity	nm	nm	nm	nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm

TREASURY AND CORPORATE SUPPORT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$1,181	\$1,098	\$352	\$121	\$143
Commercial real estate	29	41	42	43	50
Residential mortgages	3	3	3	3	3
Retail	34	35	37	38	39
Total loans	1,247	1,177	434	205	235
Other Earning Assets	44,141	44,770	45,779	43,744	42,209
Total earning assets	45,388	45,947	46,213	43,949	42,444
Non-earning Assets					
Goodwill	--	--	--	6	--
Other intangible assets	--	--	2	8	(1)
Other non-earning assets	9,687	10,759	11,670	10,284	9,285
Total non-earning assets	9,687	10,759	11,672	10,298	9,284
Total assets	55,075	56,706	57,885	54,247	51,728
Deposits					
Noninterest-bearing deposits	240	345	257	125	142
Interest checking	3	3	3	3	3
Savings products	61	68	63	51	47
Time deposits	5,999	7,046	5,728	2,495	1,512
Total deposits	6,303	7,462	6,051	2,674	1,704
Other Interest-bearing Liabilities	63,865	60,090	59,425	58,431	60,404
Other Noninterest-bearing Liabilities	1,528	2,067	3,115	2,398	1,770
Total liabilities	71,696	69,619	68,591	63,503	63,878
Shareholders' Equity	823	1,312	1,373	1,412	1,213
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	\$--	\$--	\$--	\$--	\$--
Commercial real estate	--	--	--	--	--
Residential mortgages	3	--	3	3	1
Retail	--	--	--	--	--
Total loans	\$3	\$--	\$3	\$3	\$1
Net Charge-off Ratios					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
Nonperforming Assets					
Nonperforming loans	\$2	\$1	\$2	\$2	\$2
Other nonperforming assets	5	7	4	1	1
Total nonperforming assets	\$7	\$8	\$6	\$3	\$3

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$1,967	\$1,908	\$1,830	\$1,763	\$1,685
Noninterest Income					
Credit and debit card revenue	269	266	248	285	237
Corporate payment products revenue	179	174	164	166	166
ATM processing services	94	93	84	84	84
Merchant processing services	300	309	271	281	289
Trust and investment management fees	329	350	335	344	331
Deposit service charges	286	278	257	277	276
Treasury management fees	128	137	124	117	118
Commercial products revenue	132	117	112	121	107
Mortgage banking revenue	61	81	105	48	76
Investment products fees and commissions	37	37	36	38	36
Securities gains (losses), net	(411)	(63)	(251)	4	7
Other	8	113	559	46	150
Total noninterest income	1,412	1,892	2,044	1,811	1,877
Total net revenue	3,379	3,800	3,874	3,574	3,562
Noninterest Expense					
Compensation and employee benefits	888	890	882	809	775
Net occupancy and equipment	199	190	190	188	189
Other intangibles	88	87	87	93	94
Net shared services	--	--	--	--	--
Other	648	668	637	878	718
Total noninterest expense	1,823	1,835	1,796	1,968	1,776
Income before provision and income taxes	1,556	1,965	2,078	1,606	1,786
Provision for Credit Losses	748	596	485	225	199
Income before income taxes	808	1,369	1,593	1,381	1,587
Income taxes and taxable-equivalent adjustment	232	419	503	439	491
Net income	\$576	\$950	\$1,090	\$942	\$1,096
Net income applicable to common equity	\$557	\$928	\$1,078	\$927	\$1,081
FINANCIAL RATIOS					
Return on average assets	.94 %	1.58 %	1.85 %	1.63 %	1.95 %
Return on average total equity	10.4	17.1	20.4	17.7	21.0
Return on average common equity	10.8	17.9	21.3	18.3	21.7
Net interest margin (taxable-equivalent basis)	3.65	3.61	3.55	3.51	3.44
Efficiency ratio	48.1	47.5	43.5	55.1	50.0
Assets Under Management by Asset Category*					
Equity	\$42,585	\$46,349	\$43,984	\$49,323	\$50,467
Fixed income	35,027	39,233	38,992	39,064	37,786
Money market	77,516	74,715	70,770	65,786	61,653
Other	7,042	7,248	7,448	7,439	6,448
Total	\$162,170	\$167,545	\$161,194	\$161,612	\$156,354

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

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$54,573	\$53,979	\$51,709	\$49,627	\$47,390
Commercial real estate	31,748	30,473	29,536	28,758	28,462
Residential mortgages	23,309	23,307	22,978	22,670	22,258
Retail	56,930	55,311	51,009	50,396	49,407
Total loans	166,560	163,070	155,232	151,451	147,517
Other Earning Assets	48,413	49,019	51,782	48,856	47,369
Total earning assets	214,973	212,089	207,014	200,307	194,886
Non-earning Assets					
Goodwill	7,840	7,738	7,664	7,645	7,597
Other intangible assets	3,259	3,125	2,923	3,063	3,218
Other non-earning assets	17,551	19,269	19,074	18,322	17,804
Total non-earning assets	28,650	30,132	29,661	29,030	28,619
Total assets	243,623	242,221	236,675	229,337	223,505
Deposits					
Noninterest-bearing deposits	28,322	27,851	27,119	26,869	26,947
Interest checking	32,304	32,479	30,303	27,458	26,052
Savings products	31,698	31,803	30,724	31,096	30,301
Time deposits	41,215	43,676	42,712	40,000	35,845
Total deposits	133,539	135,809	130,858	125,423	119,145
Other Interest-bearing Liabilities	80,277	75,897	75,712	74,445	75,607
Other Noninterest-bearing Liabilities	7,824	8,195	8,626	8,325	8,012
Total liabilities	221,640	219,901	215,196	208,193	202,764
Shareholders' Equity	21,983	22,320	21,479	21,144	20,741
NET INTEREST SPREADS					
Total earning assets	5.77 %	5.81 %	6.32 %	6.81 %	6.90 %
Total assets	5.08	5.09	5.54	5.93	6.00
Total deposits	(1.27)	(1.36)	(1.86)	(2.29)	(2.31)
Total liabilities	(2.05)	(2.12)	(2.67)	(3.18)	(3.31)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$79	\$69	\$55	\$36	\$37
Commercial real estate	65	18	12	10	2
Residential mortgages	71	53	26	17	17
Retail	283	256	200	162	143
Total loans	\$498	\$396	\$293	\$225	\$199
Net Charge-off Ratios					
Commercial	.58 %	.51 %	.43 %	.29 %	.31 %
Commercial real estate	.81	.24	.16	.14	.03
Residential mortgages	1.21	.91	.46	.30	.30
Retail	1.98	1.86	1.58	1.28	1.15
Total loans	1.19 %	.98 %	.76 %	.59 %	.54 %
Nonperforming Assets					
Nonperforming loans	\$1,303	\$971	\$680	\$557	\$513
Other nonperforming assets	189	164	165	133	128
Total nonperforming assets	\$1,492	\$1,135	\$845	\$690	\$641