

Supplemental Business Line Schedules

3Q 2006

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$478	\$485	\$477	\$491	\$476
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	1	2
Deposit service charges	--	--	--	--	--
Treasury management fees	78	83	75	73	77
Commercial products revenue	96	106	99	102	101
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	2	--	--	--
Other	43	33	49	57	26
Total noninterest income	219	226	225	233	206
Total net revenue	697	711	702	724	682
Noninterest Expense					
Compensation and employee benefits	61	59	61	61	59
Net occupancy and equipment	9	9	9	9	9
Other intangibles	4	4	4	4	4
Net shared services	133	137	138	132	137
Other	21	23	18	27	19
Total noninterest expense	228	232	230	233	228
Income before provision and income taxes	469	479	472	491	454
Provision for Credit Losses	1	1	(8)	--	3
Income before income taxes	468	478	480	491	451
Income taxes and taxable-equivalent adjustment	170	174	175	179	164
Net income	\$298	\$304	\$305	\$312	\$287
FINANCIAL RATIOS					
Return on average assets	2.10 %	2.16 %	2.24 %	2.27 %	2.12 %
Return on average total equity	20.4	21.3	22.3	22.3	20.7
Net interest margin (taxable-equivalent basis)	3.67	3.80	3.84	3.91	3.85
Efficiency ratio	32.7	32.7	32.8	32.2	33.4

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$33,764	\$33,289	\$32,427	\$31,977	\$31,643
Commercial real estate	17,139	17,359	17,287	17,333	17,091
Residential mortgages	61	59	63	65	68
Retail	44	40	44	35	31
Total loans	51,008	50,747	49,821	49,410	48,833
Other Earning Assets	654	504	532	389	233
Total earning assets	51,662	51,251	50,353	49,799	49,066
Non-earning Assets					
Goodwill	1,329	1,329	1,329	1,329	1,329
Other intangible assets	51	55	59	64	69
Other non-earning assets	3,317	3,888	3,455	3,247	3,345
Total non-earning assets	4,697	5,272	4,843	4,640	4,743
Total assets	56,359	56,523	55,196	54,439	53,809
Deposits					
Noninterest-bearing deposits	11,264	12,106	11,990	12,375	12,201
Interest checking	3,737	3,174	3,122	2,742	2,847
Savings products	5,481	5,574	5,291	5,342	5,181
Time deposits	12,022	13,197	12,193	13,833	14,080
Total deposits	32,504	34,051	32,596	34,292	34,309
Other Interest-bearing Liabilities	6,772	6,472	6,404	6,851	6,540
Other Noninterest-bearing Liabilities	1,106	1,138	1,166	1,221	1,268
Total liabilities	40,382	41,661	40,166	42,364	42,117
Shareholders' Equity	5,800	5,716	5,551	5,560	5,503
NET INTEREST SPREADS					
Total earning assets	2.02 %	2.15 %	2.22 %	2.28 %	2.33 %
Total assets	1.57	1.64	1.76	1.85	1.90
Total deposits	2.22	2.14	2.12	1.91	1.72
Total liabilities	2.01	1.98	1.95	1.76	1.60
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$1	\$4	\$(8)	\$1	\$5
Commercial real estate	--	(3)	--	(1)	(2)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$1	\$1	\$(8)	--	\$3
Net Charge-off Ratios					
Commercial	.01 %	.05 %	(.10) %	.01 %	.06 %
Commercial real estate	--	(.07)	--	(.02)	(.05)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	.01 %	.01 %	(.07) %	-- %	.02 %
Nonperforming Assets					
Nonperforming loans	\$195	\$198	\$237	\$244	\$279
Other nonperforming assets	18	20	23	24	25
Total nonperforming assets	\$213	\$218	\$260	\$268	\$304

WHOLESALE BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
OTHER INFORMATION					
Average Loan Balances					
Middle market	\$10,114	\$10,148	\$10,079	\$9,990	\$10,142
Commercial real estate division	14,183	14,038	13,733	13,666	13,532
Equipment finance	3,308	3,283	3,268	3,228	3,256
Specialized industries	4,410	4,500	4,284	4,515	4,346
National corporate	5,247	5,103	4,985	4,744	4,583
Asset based lending	1,344	1,339	1,248	1,312	1,346
Correspondent banking	1,257	1,203	1,220	1,232	1,235
Business Equipment Finance Group	3,021	2,894	2,725	2,619	2,523
SBA Division	1,288	1,280	1,284	1,269	1,254
Other	6,836	6,959	6,995	6,835	6,616
Total loans	\$51,008	\$50,747	\$49,821	\$49,410	\$48,833
Commercial	\$28,558	\$28,169	\$27,428	\$27,106	\$26,811
Lease financing	5,206	5,120	4,999	4,871	4,832
Total commercial	\$33,764	\$33,289	\$32,427	\$31,977	\$31,643
Net Charge-off Ratios					
Commercial	(.01) %	(.03) %	(.19) %	(.07) %	(.15) %
Lease financing	.15	.47	.41	.49	1.23
Total commercial	.01 %	.05 %	(.10) %	.01 %	.06 %

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$986	\$968	\$949	\$968	\$965
Noninterest Income					
Credit and debit card revenue	1	1	1	1	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	15	14	13	14	15
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	267	263	231	237	245
Treasury management fees	31	31	30	29	30
Commercial products revenue	6	5	6	5	5
Mortgage banking revenue	69	76	25	110	112
Investment products fees and commissions	8	10	9	9	10
Securities gains (losses), net	--	--	--	--	--
Other	60	64	67	59	69
Total noninterest income	458	465	383	465	488
Total net revenue	1,444	1,433	1,332	1,433	1,453
Noninterest Expense					
Compensation and employee benefits	251	246	249	246	243
Net occupancy and equipment	94	94	94	95	94
Other intangibles	12	12	13	63	63
Net shared services	176	165	184	167	182
Other	102	91	81	105	103
Total noninterest expense	635	608	621	676	685
Income before provision and income taxes	809	825	711	757	768
Provision for Credit Losses	59	54	63	84	65
Income before income taxes	750	771	648	673	703
Income taxes and taxable-equivalent adjustment	273	281	236	245	256
Net income	\$477	\$490	\$412	\$428	\$447
FINANCIAL RATIOS					
Return on average assets	2.30 %	2.43 %	2.09 %	2.12 %	2.27 %
Return on average total equity	28.6	30.1	26.2	25.0	26.8
Net interest margin (taxable-equivalent basis)	5.14	5.20	5.19	5.19	5.30
Efficiency ratio	44.0	42.4	46.6	47.2	47.1

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$6,447	\$6,382	\$6,313	\$6,297	\$6,283
Commercial real estate	10,805	10,682	10,587	10,498	10,385
Residential mortgages	20,592	20,364	20,475	19,827	18,263
Retail	35,586	35,112	35,037	34,886	34,710
Total loans	73,430	72,540	72,412	71,508	69,641
Other Earning Assets	2,604	2,161	1,727	2,521	2,568
Total earning assets	76,034	74,701	74,139	74,029	72,209
Non-earning Assets					
Goodwill	2,131	2,108	2,107	2,108	2,108
Other intangible assets	1,490	1,453	1,329	1,273	1,193
Other non-earning assets	2,509	2,525	2,475	2,533	2,549
Total non-earning assets	6,130	6,086	5,911	5,914	5,850
Total assets	82,164	80,787	80,050	79,943	78,059
Deposits					
Noninterest-bearing deposits	12,663	12,703	12,690	13,336	13,319
Interest checking	17,437	17,770	17,637	17,519	17,333
Savings products	20,591	21,365	22,336	23,064	23,809
Time deposits	18,831	18,525	18,048	17,708	17,326
Total deposits	69,522	70,363	70,711	71,627	71,787
Other Interest-bearing Liabilities	1,895	1,635	1,524	1,369	1,155
Other Noninterest-bearing Liabilities	2,099	1,966	1,923	1,841	1,778
Total liabilities	73,516	73,964	74,158	74,837	74,720
Shareholders' Equity	6,622	6,522	6,383	6,791	6,627
NET INTEREST SPREADS					
Total earning assets	2.02 %	2.03 %	2.08 %	2.13 %	2.26 %
Total assets	1.65	1.66	1.73	1.78	1.91
Total deposits	3.33	3.28	3.17	3.05	2.94
Total liabilities	3.21	3.17	3.07	2.95	2.85
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$10	\$7	\$10	\$4	\$9
Commercial real estate	--	2	2	(1)	3
Residential mortgages	10	9	7	10	8
Retail	39	36	44	72	45
Total loans	\$59	\$54	\$63	\$85	\$65
Net Charge-off Ratios					
Commercial	.62 %	.44 %	.64 %	.25 %	.57 %
Commercial real estate	--	.08	.08	(.04)	.11
Residential mortgages	.19	.18	.14	.20	.17
Retail	.43	.41	.51	.82	.51
Total loans	.32 %	.30 %	.35 %	.47 %	.37 %
Nonperforming Assets					
Nonperforming loans	\$222	\$195	\$216	\$239	\$230
Other nonperforming assets	83	80	75	76	72
Total nonperforming assets	\$305	\$275	\$291	\$315	\$302

CONSUMER BANKING

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
OTHER INFORMATION					
Retail Loan Information					
Average Balances					
Retail leasing	\$7,069	\$7,116	\$7,250	\$7,403	\$7,468
Home equity and second mortgages	13,736	13,584	13,484	13,495	13,558
Other retail	14,781	14,412	14,303	13,988	13,684
Total retail	<u>\$35,586</u>	<u>\$35,112</u>	<u>\$35,037</u>	<u>\$34,886</u>	<u>\$34,710</u>
Home equity first lien*	\$5,762	\$5,817	\$5,836	\$5,734	\$5,565
Home equity loans	3,743	3,586	3,428	3,271	3,148
Home equity lines	9,993	9,998	10,056	10,224	10,410
Total home equity	<u>\$19,498</u>	<u>\$19,401</u>	<u>\$19,320</u>	<u>\$19,229</u>	<u>\$19,123</u>
Net Charge-off Ratios					
Retail leasing	.17 %	.11 %	.22 %	.43 %	.27 %
Home equity and second mortgages	.35	.38	.36	.59	.38
Other retail	.62	.58	.79	1.25	.78
Total retail	<u>.43 %</u>	<u>.41 %</u>	<u>.51 %</u>	<u>.82 %</u>	<u>.51 %</u>
# of traditional branches	1,972	1,946	1,943	1,941	1,939
# of instore branches	490	488	487	478	457
Total # of branches	<u>2,462</u>	<u>2,434</u>	<u>2,430</u>	<u>2,419</u>	<u>2,396</u>
# of U.S. Bank ATMs	4,943	4,966	4,941	5,003	4,986
Debit card transaction volume	\$7,113	\$7,141	\$6,615	\$6,661	\$6,164
Mortgage production volume	\$5,855	\$6,006	\$4,595	\$6,052	\$6,831
Mortgages serviced for others	\$79,233	\$76,375	\$74,009	\$69,006	\$67,166
Student loan production volume	\$500	\$179	\$528	\$241	\$486
Indirect loan/lease production volume	1,975	1,885	1,729	1,370	2,239
Finance company production volume	1,022	1,114	1,171	1,056	1,252
Direct branch loan/line production volume	2,129	2,764	2,250	3,059	2,353
Total retail credit production volume	<u>\$5,626</u>	<u>\$5,942</u>	<u>\$5,678</u>	<u>\$5,726</u>	<u>\$6,330</u>

* 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 September 30, 2006				Retail Banking		Mortgage Banking	
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 3Q06 vs 3Q05	Percent Change 3Q06 vs 2Q06	Percent Change 3Q06 vs 3Q05	Percent Change 3Q06 vs 2Q06
Net interest income (taxable-equivalent basis)	\$965	\$21	\$986	3.9 %	1.8 %	(41.7) %	5.0 %
Noninterest income	385	73	458	2.1	(.8)	(34.2)	(5.2)
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,350	94	1,444	3.4	1.0	(36.1)	(3.1)
Noninterest expense	415	32	447	1.7	4.0	--	--
Net shared services	167	9	176	(2.3)	7.1	(18.2)	--
Other intangibles	12	--	12	(14.3)	--	*	--
Total noninterest expense	594	41	635	.2	4.8	(55.4)	--
Income before provision and income taxes	756	53	809	6.0	(1.7)	(3.6)	(5.4)
Provision for credit losses	59	--	59	(9.2)	9.3	--	--
Income before income taxes	697	53	750	7.6	(2.5)	(3.6)	(5.4)
Income taxes and taxable-equivalent adjustment	254	19	273	7.6	(2.7)	(5.0)	(5.0)
Net income	\$443	\$34	\$477	7.5 %	(2.4) %	(2.9) %	(5.6) %

Nine Months Ended September 30, 2006				Retail Percent Change 2006 vs 2005	Mortgage Percent Change 2006 vs 2005
	Retail Banking	Mortgage Banking	Total Consumer		
Net interest income (taxable-equivalent basis)	\$2,841	\$62	\$2,903	4.2 %	(36.7) %
Noninterest income	1,103	203	1,306	6.3	(37.2)
Securities gains (losses), net	--	--	--	--	--
Total net revenue	3,944	265	4,209	4.8	(37.1)
Noninterest expense	1,207	95	1,302	1.9	(1.0)
Net shared services	497	28	525	(.2)	(6.7)
Other intangibles	37	--	37	(11.9)	*
Total noninterest expense	1,741	123	1,864	.9	(54.9)
Income before provision and income taxes	2,203	142	2,345	8.0	(4.1)
Provision for credit losses	176	--	176	(12.9)	--
Income before income taxes	2,027	142	2,169	10.3	(4.1)
Income taxes and taxable-equivalent adjustment	738	52	790	10.3	(3.7)
Net income	\$1,289	\$90	\$1,379	10.4 %	(4.3) %

* Not meaningful

WEALTH MANAGEMENT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$127	\$127	\$125	\$118	\$111
Noninterest Income					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	302	311	294	256	248
Deposit service charges	1	1	1	1	1
Treasury management fees	2	2	2	2	2
Commercial products revenue	--	--	--	1	1
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	26	32	29	28	27
Securities gains (losses), net	--	--	--	--	--
Other	23	23	24	23	22
Total noninterest income	354	369	350	311	301
Total net revenue	481	496	475	429	412
Noninterest Expense					
Compensation and employee benefits	114	121	121	102	98
Net occupancy and equipment	15	15	15	14	13
Other intangibles	20	22	22	15	15
Net shared services	51	47	50	43	47
Other	50	55	51	48	47
Total noninterest expense	250	260	259	222	220
Income before provision and income taxes	231	236	216	207	192
Provision for Credit Losses	--	2	--	3	--
Income before income taxes	231	234	216	204	192
Income taxes and taxable-equivalent adjustment	84	85	79	74	70
Net income	\$147	\$149	\$137	\$130	\$122
FINANCIAL RATIOS					
Return on average assets	7.47 %	7.97 %	7.45 %	7.61 %	7.29 %
Return on average total equity	25.0	25.6	23.7	30.9	29.3
Net interest margin (taxable-equivalent basis)	9.11	9.80	9.85	9.05	8.70
Efficiency ratio	52.0	52.4	54.5	51.7	53.4

WEALTH MANAGEMENT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$1,847	\$1,521	\$1,499	\$1,593	\$1,588
Commercial real estate	695	693	677	659	631
Residential mortgages	460	441	445	423	405
Retail	2,408	2,422	2,403	2,379	2,315
Total loans	5,410	5,077	5,024	5,054	4,939
Other Earning Assets					
Total earning assets	5,530	5,199	5,148	5,172	5,061
Non-earning Assets					
Goodwill	1,379	1,378	1,375	885	874
Other intangible assets	452	473	495	292	301
Other non-earning assets	447	447	440	431	404
Total non-earning assets	2,278	2,298	2,310	1,608	1,579
Total assets	7,808	7,497	7,458	6,780	6,640
Deposits					
Noninterest-bearing deposits	4,020	3,675	3,637	3,914	3,735
Interest checking	2,418	2,386	2,380	2,209	2,325
Savings products	5,595	5,700	5,398	5,912	5,491
Time deposits	3,249	2,874	2,053	2,136	1,656
Total deposits	15,282	14,635	13,468	14,171	13,207
Other Interest-bearing Liabilities					
Total liabilities	4,638	4,145	3,587	3,027	3,014
Other Noninterest-bearing Liabilities					
Total liabilities	240	219	207	228	237
Total liabilities	20,160	18,999	17,262	17,426	16,458
Shareholders' Equity					
Total assets	2,337	2,333	2,340	1,669	1,654
NET INTEREST SPREADS					
Total earning assets	1.43 %	2.01 %	2.21 %	1.61 %	1.80 %
Total assets	.46	.80	.98	.82	1.02
Total deposits	2.67	2.69	2.80	2.60	2.46
Total liabilities	2.13	2.15	2.26	2.16	2.07
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$--	\$--	\$--	\$2	\$--
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	2	--	1	--
Total loans	\$--	\$2	\$--	\$3	\$--
Net Charge-off Ratios					
Commercial	-- %	-- %	-- %	.50 %	-- %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	.33	--	.17	--
Total loans	-- %	.16 %	-- %	.24 %	-- %
Nonperforming Assets					
Nonperforming loans	\$11	\$9	\$9	\$6	\$2
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$11	\$9	\$9	\$6	\$2

WEALTH MANAGEMENT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
OTHER INFORMATION					
Trust and Investment Management Fees					
Private client	\$102	\$114	\$102	\$99	\$94
Asset management	44	44	42	42	41
Institutional trust & custody	40	41	39	30	27
Corporate trust	77	74	74	53	52
Fund services	39	38	37	32	34
Other	--	--	--	--	--
Total	\$302	\$311	\$294	\$256	\$248
Total Revenue					
Private client	\$174	\$189	\$178	\$174	\$166
Asset management	45	45	43	43	42
Institutional trust & custody	42	43	41	32	29
Corporate trust	132	127	125	98	93
Fund services	43	43	41	36	38
Investment & insurance	41	45	43	43	41
Other	4	4	4	3	3
Total	\$481	\$496	\$475	\$429	\$412
Assets Under Management by Asset Category*					
Equity	\$45,519	\$45,648	\$46,028	\$45,119	\$44,044
Fixed income	47,357	46,060	48,672	49,101	50,438
Money market	46,455	44,459	36,359	37,385	35,881
Other	6,385	6,666	6,408	6,221	6,136
Total	\$145,716	\$142,833	\$137,467	\$137,826	\$136,499

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

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$164	\$156	\$163	\$162	\$154
Noninterest Income					
Credit and debit card revenue	205	201	181	195	185
Corporate payment products revenue	150	139	127	126	135
ATM processing services	48	47	46	47	49
Merchant processing services	253	253	213	194	200
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	4	3	3	3	3
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	12	11	20	8	7
Total noninterest income	672	654	590	573	579
Total net revenue	836	810	753	735	733
Noninterest Expense					
Compensation and employee benefits	92	87	85	77	79
Net occupancy and equipment	19	17	18	17	16
Other intangibles	53	51	46	47	45
Net shared services	77	74	77	72	74
Other	125	121	116	138	105
Total noninterest expense	366	350	342	351	319
Income before provision and income taxes	470	460	411	384	414
Provision for Credit Losses	74	65	60	117	88
Income before income taxes	396	395	351	267	326
Income taxes and taxable-equivalent adjustment	144	144	128	97	119
Net income	\$252	\$251	\$223	\$170	\$207
FINANCIAL RATIOS					
Return on average assets	5.60 %	5.82 %	5.49 %	4.28 %	5.31 %
Return on average total equity	20.9	21.3	20.8	16.5	20.2
Net interest margin (taxable-equivalent basis)	5.05	5.07	5.54	5.41	5.26
Efficiency ratio	43.8	43.2	45.4	47.8	43.5

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$3,880	\$3,758	\$3,535	\$3,747	\$3,570
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	8,927	8,512	8,321	8,075	7,993
Total loans	12,807	12,270	11,856	11,822	11,563
Other Earning Assets					
Total earning assets	71	69	67	65	61
Non-earning Assets					
Goodwill	2,477	2,463	2,286	2,087	2,061
Other intangible assets	1,157	1,165	1,056	957	1,002
Other non-earning assets	1,338	1,327	1,199	823	788
Total non-earning assets	4,972	4,955	4,541	3,867	3,851
Total assets	17,850	17,294	16,464	15,754	15,475
Deposits					
Noninterest-bearing deposits	334	297	293	246	163
Interest checking	--	--	--	--	--
Savings products	20	19	18	18	17
Time deposits	3	3	3	3	7
Total deposits	357	319	314	267	187
Other Interest-bearing Liabilities					
Total liabilities	941	1,273	1,001	1,237	679
Other Noninterest-bearing Liabilities					
Total liabilities	1,589	1,396	1,148	826	828
Shareholders' Equity					
Total liabilities	4,782	4,728	4,346	4,091	4,063
NET INTEREST SPREADS					
Total earning assets	5.51 %	5.49 %	5.88 %	5.61 %	5.73 %
Total assets	3.25	3.20	3.67	3.80	3.90
Total deposits	4.45	3.77	3.87	4.46	4.24
Total liabilities	(1.10)	(0.94)	(1.32)	(1.87)	(4.92)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$10	\$9	\$10	\$7	\$10
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	64	57	50	110	78
Total loans	\$74	\$66	\$60	\$117	\$88
Net Charge-off Ratios					
Commercial	1.02 %	.96 %	1.15 %	.74 %	1.11 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	2.84	2.69	2.44	5.40	3.87
Total loans	2.29 %	2.16 %	2.05 %	3.93 %	3.02 %
Nonperforming Assets					
Nonperforming loans	\$45	\$46	\$57	\$54	\$34
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$45	\$46	\$57	\$54	\$34

PAYMENT SERVICES

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
OTHER INFORMATION					
Total noninterest income					
Retail payment solutions	\$212	\$207	\$187	\$198	\$189
Corporate payment services	153	142	129	129	136
Merchant information systems	258	257	228	198	205
Transaction services	49	48	46	48	49
Total	\$672	\$654	\$590	\$573	\$579
Credit Card Charge Volume (Issuing)					
Retail payment solutions	\$9,439	\$9,473	\$8,599	\$9,207	\$8,917
Corporate payment services	10,241	7,744	7,298	7,102	7,626
Total	\$19,680	\$17,217	\$15,897	\$16,309	\$16,543
Merchant volume (acquiring)	\$56,411	\$56,056	\$49,222	\$43,640	\$44,600
# of merchant transactions	580,538,738	584,126,310	506,597,214	490,003,498	490,168,753
# of merchants	843,873	836,277	830,531	712,371	719,356
# of ATMs driven	40,534	40,072	38,515	37,471	37,407
# of Merchant ATMs	2,648	2,603	2,617	2,561	2,497

TREASURY AND CORPORATE SUPPORT

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$(82)	\$(39)	\$11	\$46	\$85
Noninterest Income					
Credit and debit card revenue	--	--	--	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	(6)	(7)	(4)	(10)	(7)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	1	--	(49)	1
Other	52	48	71	23	10
Total noninterest income	45	41	66	(36)	2
Total net revenue	(37)	2	77	10	87
Noninterest Expense					
Compensation and employee benefits	237	237	250	216	230
Net occupancy and equipment	31	26	29	31	30
Other intangibles	--	--	--	(48)	(2)
Net shared services	(437)	(423)	(449)	(414)	(440)
Other	228	240	218	197	203
Total noninterest expense	59	80	48	(18)	21
Income before provision and income taxes	(96)	(78)	29	28	66
Provision for Credit Losses	1	3	--	1	(11)
Income before income taxes	(97)	(81)	29	27	77
Income taxes and taxable-equivalent adjustment	(126)	(88)	(47)	(76)	(14)
Net income	\$29	\$7	\$76	\$103	\$91
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, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$130	\$120	\$151	\$150	\$167
Commercial real estate	62	61	65	73	86
Residential mortgages	5	4	4	4	5
Retail	42	44	46	48	49
Total loans	239	229	266	275	307
Other Earning Assets	40,847	41,171	41,272	41,933	42,185
Total earning assets	41,086	41,400	41,538	42,208	42,492
Non-earning Assets					
Goodwill	1	1	--	--	--
Other intangible assets	--	--	--	1	2
Other non-earning assets	8,821	8,905	9,319	9,095	9,190
Total non-earning assets	8,822	8,906	9,319	9,096	9,192
Total assets	49,908	50,306	50,857	51,304	51,684
Deposits					
Noninterest-bearing deposits	(61)	168	227	27	16
Interest checking	3	3	2	3	3
Savings products	27	43	24	22	19
Time deposits	2,341	1,651	2,821	1,922	1,456
Total deposits	2,310	1,865	3,074	1,974	1,494
Other Interest-bearing Liabilities	51,247	49,946	50,069	46,583	46,493
Other Noninterest-bearing Liabilities	2,670	2,428	2,685	2,629	2,585
Total liabilities	56,227	54,239	55,828	51,186	50,572
Shareholders' Equity	1,376	1,257	1,528	1,966	2,259
NET INTEREST SPREADS					
Total earning assets	nm %	nm %	nm %	nm %	nm %
Total assets	nm	nm	nm	nm	nm
Total deposits	nm	nm	nm	nm	nm
Total liabilities	nm	nm	nm	nm	nm
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$--	\$--	\$--	\$8	\$(1)
Commercial real estate	--	1	--	1	(1)
Residential mortgages	1	2	--	--	1
Retail	--	(1)	--	(1)	1
Total loans	\$1	\$2	\$--	\$8	\$--
Net Charge-off Ratios					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
Nonperforming Assets					
Nonperforming loans	\$1	\$2	\$2	\$1	\$2
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$1	\$2	\$2	\$1	\$2

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
INCOME STATEMENT					
Net Interest Income (taxable-equivalent basis)	\$1,673	\$1,697	\$1,725	\$1,785	\$1,791
Noninterest Income					
Credit and debit card revenue	206	202	182	197	185
Corporate payment products revenue	150	139	127	126	135
ATM processing services	63	61	59	61	64
Merchant processing services	253	253	213	194	200
Trust and investment management fees	305	314	297	258	251
Deposit service charges	268	264	232	238	246
Treasury management fees	111	116	107	104	109
Commercial products revenue	100	107	104	101	103
Mortgage banking revenue	68	75	24	109	111
Investment products fees and commissions	34	42	38	37	37
Securities gains (losses), net	--	3	--	(49)	1
Other	190	179	231	170	134
Total noninterest income	1,748	1,755	1,614	1,546	1,576
Total net revenue	3,421	3,452	3,339	3,331	3,367
Noninterest Expense					
Compensation and employee benefits	755	750	766	702	709
Net occupancy and equipment	168	161	165	166	162
Other intangibles	89	89	85	81	125
Net shared services	--	--	--	--	--
Other	526	530	484	515	477
Total noninterest expense	1,538	1,530	1,500	1,464	1,473
Income before provision and income taxes	1,883	1,922	1,839	1,867	1,894
Provision for Credit Losses	135	125	115	205	145
Income before income taxes	1,748	1,797	1,724	1,662	1,749
Income taxes and taxable-equivalent adjustment	545	596	571	519	595
Net income	\$1,203	\$1,201	\$1,153	\$1,143	\$1,154
Net income applicable to common equity	\$1,187	\$1,184	\$1,153	\$1,143	\$1,154
FINANCIAL RATIOS					
Return on average assets	2.23 %	2.27 %	2.23 %	2.18 %	2.23 %
Return on average total equity	22.8	23.4	23.2	22.6	22.8
Return on average common equity	23.6	24.3	23.3	22.6	22.8
Net interest margin (taxable-equivalent basis)	3.56	3.68	3.80	3.88	3.95
Efficiency ratio	45.0	44.4	44.9	43.3	43.8

CONSOLIDATED COMPANY

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
AVERAGE BALANCE SHEET					
Loans					
Commercial	\$46,068	\$45,070	\$43,925	\$43,764	\$43,251
Commercial real estate	28,701	28,795	28,616	28,563	28,193
Residential mortgages	21,118	20,868	20,987	20,319	18,741
Retail	47,007	46,130	45,851	45,423	45,098
Total loans	142,894	140,863	139,379	138,069	135,283
Other Earning Assets	44,296	44,027	43,722	45,026	45,169
Total earning assets	187,190	184,890	183,101	183,095	180,452
Non-earning Assets					
Goodwill	7,317	7,279	7,097	6,409	6,372
Other intangible assets	3,150	3,146	2,939	2,587	2,567
Other non-earning assets	16,432	17,092	16,888	16,129	16,276
Total non-earning assets	26,899	27,517	26,924	25,125	25,215
Total assets	214,089	212,407	210,025	208,220	205,667
Deposits					
Noninterest-bearing deposits	28,220	28,949	28,837	29,898	29,434
Interest checking	23,595	23,333	23,141	22,473	22,508
Savings products	31,714	32,701	33,067	34,358	34,517
Time deposits	36,446	36,250	35,118	35,602	34,525
Total deposits	119,975	121,233	120,163	122,331	120,984
Other Interest-bearing Liabilities	65,493	63,471	62,585	59,067	57,881
Other Noninterest-bearing Liabilities	7,704	7,147	7,129	6,745	6,696
Total liabilities	193,172	191,851	189,877	188,143	185,561
Shareholders' Equity	20,917	20,556	20,148	20,077	20,106
NET INTEREST SPREADS					
Total earning assets	6.74 %	6.58 %	6.40 %	6.18 %	6.01 %
Total assets	5.88	5.73	5.60	5.42	5.26
Total deposits	(2.12)	(1.91)	(1.70)	(1.54)	(1.35)
Total liabilities	(3.08)	(2.80)	(2.52)	(2.23)	(2.00)
CREDIT QUALITY					
Net Charge-offs					
Commercial	\$21	\$20	\$12	\$22	\$23
Commercial real estate	--	--	2	(1)	--
Residential mortgages	11	11	7	10	9
Retail	103	94	94	182	124
Total loans	\$135	\$125	\$115	\$213	\$156
Net Charge-off Ratios					
Commercial	.18 %	.18 %	.11 %	.20 %	.21 %
Commercial real estate	--	--	.03	(.01)	--
Residential mortgages	.21	.21	.14	.20	.19
Retail	.87	.82	.83	1.59	1.09
Total loans	.37 %	.36 %	.33 %	.61 %	.46 %
Nonperforming Assets					
Nonperforming loans	\$474	\$450	\$521	\$544	\$547
Other nonperforming assets	101	100	98	100	97
Total nonperforming assets	\$575	\$550	\$619	\$644	\$644