

# **Supplemental Business Line Schedules**

**3Q 2007**

**WHOLESALE BANKING**

| (Dollars in Millions)<br>(Unaudited)                  | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>INCOME STATEMENT</b>                               |                       |                  |                   |                      |                       |
| <b>Net Interest Income (taxable-equivalent basis)</b> | \$451                 | \$454            | \$454             | \$468                | \$478                 |
| <b>Noninterest Income</b>                             |                       |                  |                   |                      |                       |
| 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                              | 84                    | 92               | 79                | 75                   | 79                    |
| Commercial products revenue                           | 111                   | 101              | 99                | 99                   | 96                    |
| Mortgage banking revenue                              | --                    | --               | --                | --                   | --                    |
| Investment products fees and commissions              | --                    | --               | --                | --                   | --                    |
| Securities gains (losses), net                        | --                    | --               | --                | 9                    | --                    |
| Other   | 14                    | 43               | 45                | 38                   | 43                    |
| Total noninterest income                              | 211                   | 238              | 225               | 222                  | 220                   |
| Total net revenue                                     | 662                   | 692              | 679               | 690                  | 698                   |
| <b>Noninterest Expense</b>                            |                       |                  |                   |                      |                       |
| Compensation and employee benefits                    | 70                    | 71               | 70                | 63                   | 61                    |
| Net occupancy and equipment                           | 9                     | 9                | 9                 | 9                    | 9                     |
| Other intangibles                                     | 4                     | 4                | 4                 | 4                    | 4                     |
| Net shared services                                   | 127                   | 133              | 128               | 134                  | 132                   |
| Other   | 29                    | 26               | 23                | 24                   | 21                    |
| Total noninterest expense                             | 239                   | 243              | 234               | 234                  | 227                   |
| Income before provision and income taxes              | 423                   | 449              | 445               | 456                  | 471                   |
| <b>Provision for Credit Losses</b>                    | 6                     | 12               | 14                | 9                    | 2                     |
| Income before income taxes                            | 417                   | 437              | 431               | 447                  | 469                   |
| Income taxes and taxable-equivalent adjustment        | 152                   | 159              | 157               | 163                  | 171                   |
| Net income  | \$265                 | \$278            | \$274             | \$284                | \$298                 |
| <b>FINANCIAL RATIOS</b>                               |                       |                  |                   |                      |                       |
| Return on average assets                              | 1.88 %                | 1.96 %           | 1.96 %            | 2.00 %               | 2.10 %                |
| Return on average total equity                        | 18.4                  | 19.5             | 19.2              | 19.6                 | 20.6                  |
| Net interest margin (taxable-equivalent basis)        | 3.48                  | 3.54             | 3.55              | 3.60                 | 3.67                  |
| Efficiency ratio                                      | 36.1                  | 35.1             | 34.5              | 34.4                 | 32.5                  |

**WHOLESALE BANKING**

| (Dollars in Millions)<br>(Unaudited)         | Three Months Ended    |                  |                   |                      |                       |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>AVERAGE BALANCE SHEET</b>                 |                       |                  |                   |                      |                       |
| <b>Loans</b>                                 |                       |                  |                   |                      |                       |
| Commercial                                   | \$34,339              | \$34,423         | \$34,710          | \$33,952             | \$33,754              |
| Commercial real estate                       | 16,671                | 16,679           | 16,812            | 17,078               | 17,117                |
| Residential mortgages                        | 79                    | 71               | 60                | 58                   | 57                    |
| Retail                                       | 69                    | 66               | 65                | 54                   | 43                    |
| Total loans                                  | 51,158                | 51,239           | 51,647            | 51,142               | 50,971                |
| <b>Other Earning Assets</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 203                   | 215              | 255               | 436                  | 654                   |
| <b>Non-earning Assets</b>                    |                       |                  |                   |                      |                       |
| Goodwill                                     | 1,329                 | 1,329            | 1,329             | 1,329                | 1,329                 |
| Other intangible assets                      | 36                    | 40               | 43                | 47                   | 51                    |
| Other non-earning assets                     | 3,327                 | 4,052            | 3,466             | 3,346                | 3,334                 |
| Total non-earning assets                     | 4,692                 | 5,421            | 4,838             | 4,722                | 4,714                 |
| Total assets                                 | 56,053                | 56,875           | 56,740            | 56,300               | 56,339                |
| <b>Deposits</b>                              |                       |                  |                   |                      |                       |
| Noninterest-bearing deposits                 | 10,116                | 11,121           | 10,819            | 11,374               | 11,298                |
| Interest checking                            | 5,359                 | 4,820            | 4,500             | 4,091                | 3,724                 |
| Savings products                             | 5,372                 | 5,063            | 5,738             | 5,620                | 5,489                 |
| Time deposits                                | 10,677                | 9,391            | 11,755            | 12,047               | 12,069                |
| Total deposits                               | 31,524                | 30,395           | 32,812            | 33,132               | 32,580                |
| <b>Other Interest-bearing Liabilities</b>    |                       |                  |                   |                      |                       |
|  | 8,042                 | 7,672            | 7,409             | 7,399                | 6,861                 |
| <b>Other Noninterest-bearing Liabilities</b> |                       |                  |                   |                      |                       |
|  | 1,024                 | 1,007            | 1,044             | 1,067                | 1,107                 |
| Total liabilities                            | 40,590                | 39,074           | 41,265            | 41,598               | 40,548                |
| <b>Shareholders' Equity</b>                  |                       |                  |                   |                      |                       |
|  | 5,704                 | 5,719            | 5,792             | 5,761                | 5,740                 |
| <b>NET INTEREST SPREADS</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 1.88 %                | 2.00 %           | 1.95 %            | 1.96 %               | 2.02 %                |
| Total assets                                 | 1.44                  | 1.46             | 1.48              | 1.52                 | 1.57                  |
| Total deposits                               | 2.16                  | 2.31             | 2.14              | 2.18                 | 2.22                  |
| Total liabilities                            | 1.95                  | 2.03             | 1.94              | 1.96                 | 2.02                  |
| <b>CREDIT QUALITY</b>                        |                       |                  |                   |                      |                       |
| <b>Net Charge-offs</b>                       |                       |                  |                   |                      |                       |
| Commercial                                   | \$6                   | \$5              | \$13              | \$10                 | \$2                   |
| Commercial real estate                       | --                    | 7                | 1                 | (1)                  | --                    |
| Residential mortgages                        | --                    | --               | --                | --                   | --                    |
| Retail                                       | --                    | --               | --                | --                   | --                    |
| Total loans                                  | \$6                   | \$12             | \$14              | \$9                  | \$2                   |
| <b>Net Charge-off Ratios</b>                 |                       |                  |                   |                      |                       |
| Commercial                                   | .07 %                 | .06 %            | .15 %             | .12 %                | .02 %                 |
| Commercial real estate                       | --                    | .17              | .02               | (.02)                | --                    |
| Residential mortgages                        | --                    | --               | --                | --                   | --                    |
| Retail                                       | --                    | --               | --                | --                   | --                    |
| Total loans                                  | .05 %                 | .09 %            | .11 %             | .07 %                | .02 %                 |
| <b>Nonperforming Assets</b>                  |                       |                  |                   |                      |                       |
| Nonperforming loans                          | \$286                 | \$223            | \$215             | \$222                | \$195                 |
| Other nonperforming assets                   | 6                     | 7                | 11                | 19                   | 18                    |
| Total nonperforming assets                   | \$292                 | \$230            | \$226             | \$241                | \$213                 |

**WHOLESALE BANKING**

| (Dollars in Millions)<br>(Unaudited) | Three Months Ended    |                  |                   |                      |                       |
|--------------------------------------|-----------------------|------------------|-------------------|----------------------|-----------------------|
|                                      | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>OTHER INFORMATION</b>             |                       |                  |                   |                      |                       |
| <b>Average Loan Balances</b>         |                       |                  |                   |                      |                       |
| Middle market                        | \$9,465               | \$9,643          | \$9,896           | \$9,938              | \$10,019              |
| Commercial real estate division      | 14,458                | 14,235           | 14,270            | 14,042               | 13,959                |
| Equipment finance                    | 3,444                 | 3,407            | 3,378             | 3,299                | 3,308                 |
| Specialized industries               | 2,664                 | 2,772            | 2,792             | 2,546                | 2,582                 |
| National corporate                   | 5,235                 | 5,146            | 5,348             | 5,308                | 5,212                 |
| Asset based lending                  | 1,319                 | 1,346            | 1,360             | 1,401                | 1,366                 |
| Correspondent banking                | 1,141                 | 1,145            | 1,197             | 1,209                | 1,257                 |
| Business Equipment Finance Group     | 3,552                 | 3,413            | 3,277             | 3,146                | 3,021                 |
| SBA Division                         | 1,279                 | 1,283            | 1,280             | 1,287                | 1,288                 |
| Other                                | 8,601                 | 8,849            | 8,849             | 8,966                | 8,959                 |
| Total loans                          | \$51,158              | \$51,239         | \$51,647          | \$51,142             | \$50,971              |
| Commercial                           | \$28,650              | \$28,855         | \$29,241          | \$28,638             | \$28,547              |
| Lease financing                      | 5,689                 | 5,568            | 5,469             | 5,314                | 5,207                 |
| Total commercial                     | \$34,339              | \$34,423         | \$34,710          | \$33,952             | \$33,754              |
| <b>Net Charge-off Ratios</b>         |                       |                  |                   |                      |                       |
| Commercial                           | (.04) %               | (.04) %          | .15 %             | .06 %                | -- %                  |
| Lease financing                      | .63                   | .58              | .15               | .45                  | .15                   |
| Total commercial                     | .07 %                 | .06 %            | .15 %             | .12 %                | .02 %                 |

**CONSUMER BANKING**

| (Dollars in Millions)<br>(Unaudited)                  | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>INCOME STATEMENT</b>                               |                       |                  |                   |                      |                       |
| <b>Net Interest Income (taxable-equivalent basis)</b> | \$988                 | \$967            | \$961             | \$981                | \$984                 |
| <b>Noninterest Income</b>                             |                       |                  |                   |                      |                       |
| Credit and debit card revenue                         | 1                     | 1                | 1                 | --                   | 1                     |
| Corporate payment products revenue                    | --                    | --               | --                | --                   | --                    |
| ATM processing services                               | 15                    | 14               | 13                | 13                   | 14                    |
| Merchant processing services                          | --                    | --               | --                | --                   | --                    |
| Trust and investment management fees                  | 1                     | --               | 1                 | 1                    | 1                     |
| Deposit service charges                               | 270                   | 271              | 242               | 258                  | 267                   |
| Treasury management fees                              | 31                    | 31               | 30                | 29                   | 30                    |
| Commercial products revenue                           | 6                     | 5                | 6                 | 5                    | 6                     |
| Mortgage banking revenue                              | 77                    | 69               | 67                | 26                   | 69                    |
| Investment products fees and commissions              | 9                     | 9                | 8                 | 9                    | 8                     |
| Securities gains (losses), net                        | --                    | --               | --                | --                   | --                    |
| Other   | 71                    | 73               | 61                | 51                   | 60                    |
| Total noninterest income                              | 481                   | 473              | 429               | 392                  | 456                   |
| Total net revenue                                     | 1,469                 | 1,440            | 1,390             | 1,373                | 1,440                 |
| <b>Noninterest Expense</b>                            |                       |                  |                   |                      |                       |
| Compensation and employee benefits                    | 263                   | 261              | 263               | 239                  | 249                   |
| Net occupancy and equipment                           | 97                    | 98               | 96                | 93                   | 95                    |
| Other intangibles                                     | 12                    | 13               | 14                | 12                   | 12                    |
| Net shared services                                   | 178                   | 165              | 175               | 196                  | 179                   |
| Other   | 113                   | 109              | 94                | 103                  | 102                   |
| Total noninterest expense                             | 663                   | 646              | 642               | 643                  | 637                   |
| Income before provision and income taxes              | 806                   | 794              | 748               | 730                  | 803                   |
| <b>Provision for Credit Losses</b>                    | 91                    | 77               | 69                | 73                   | 58                    |
| Income before income taxes                            | 715                   | 717              | 679               | 657                  | 745                   |
| Income taxes and taxable-equivalent adjustment        | 260                   | 261              | 247               | 239                  | 271                   |
| Net income  | \$455                 | \$456            | \$432             | \$418                | \$474                 |
| <b>FINANCIAL RATIOS</b>                               |                       |                  |                   |                      |                       |
| Return on average assets                              | 2.09 %                | 2.15 %           | 2.09 %            | 1.99 %               | 2.29 %                |
| Return on average total equity                        | 28.1                  | 28.8             | 27.3              | 25.6                 | 28.8                  |
| Net interest margin (taxable-equivalent basis)        | 4.90                  | 4.92             | 5.02              | 5.04                 | 5.14                  |
| Efficiency ratio                                      | 45.1                  | 44.9             | 46.2              | 46.8                 | 44.2                  |

**CONSUMER BANKING**

| (Dollars in Millions)<br>(Unaudited)         | Three Months Ended    |                  |                   |                      |                       |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>AVERAGE BALANCE SHEET</b>                 |                       |                  |                   |                      |                       |
| <b>Loans</b>                                 |                       |                  |                   |                      |                       |
| Commercial                                   | \$6,473               | \$6,479          | \$6,369           | \$6,311              | \$6,436               |
| Commercial real estate                       | 11,047                | 11,081           | 11,070            | 11,083               | 10,810                |
| Residential mortgages                        | 21,724                | 21,299           | 21,042            | 20,700               | 20,590                |
| Retail                                       | 36,025                | 35,513           | 35,310            | 35,020               | 34,182                |
| Total loans                                  | 75,269                | 74,372           | 73,791            | 73,114               | 72,018                |
| <b>Other Earning Assets</b>                  | 4,759                 | 4,419            | 3,873             | 4,061                | 4,007                 |
| Total earning assets                         | 80,028                | 78,791           | 77,664            | 77,175               | 76,025                |
| <b>Non-earning Assets</b>                    |                       |                  |                   |                      |                       |
| Goodwill                                     | 2,218                 | 2,218            | 2,206             | 2,181                | 2,131                 |
| Other intangible assets                      | 1,694                 | 1,682            | 1,597             | 1,521                | 1,490                 |
| Other non-earning assets                     | 2,450                 | 2,460            | 2,479             | 2,548                | 2,487                 |
| Total non-earning assets                     | 6,362                 | 6,360            | 6,282             | 6,250                | 6,108                 |
| Total assets                                 | 86,390                | 85,151           | 83,946            | 83,425               | 82,133                |
| <b>Deposits</b>                              |                       |                  |                   |                      |                       |
| Noninterest-bearing deposits                 | 11,955                | 12,154           | 12,101            | 12,667               | 12,616                |
| Interest checking                            | 17,659                | 17,973           | 17,790            | 17,500               | 17,451                |
| Savings products                             | 19,330                | 19,641           | 19,775            | 20,256               | 20,550                |
| Time deposits                                | 20,161                | 20,094           | 19,897            | 19,245               | 18,790                |
| Total deposits                               | 69,105                | 69,862           | 69,563            | 69,668               | 69,407                |
| <b>Other Interest-bearing Liabilities</b>    | 2,610                 | 2,359            | 2,281             | 2,301                | 1,908                 |
| <b>Other Noninterest-bearing Liabilities</b> | 2,471                 | 2,240            | 2,207             | 2,125                | 2,097                 |
| Total liabilities                            | 74,186                | 74,461           | 74,051            | 74,094               | 73,412                |
| <b>Shareholders' Equity</b>                  | 6,430                 | 6,353            | 6,428             | 6,478                | 6,534                 |
| <b>NET INTEREST SPREADS</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 2.02 %                | 2.00 %           | 2.04 %            | 2.05 %               | 2.02 %                |
| Total assets                                 | 1.66                  | 1.63             | 1.66              | 1.67                 | 1.65                  |
| Total deposits                               | 3.26                  | 3.24             | 3.26              | 3.25                 | 3.33                  |
| Total liabilities                            | 3.10                  | 3.11             | 3.13              | 3.11                 | 3.21                  |
| <b>CREDIT QUALITY</b>                        |                       |                  |                   |                      |                       |
| <b>Net Charge-offs</b>                       |                       |                  |                   |                      |                       |
| Commercial                                   | \$16                  | \$13             | \$10              | \$10                 | \$9                   |
| Commercial real estate                       | 3                     | 1                | --                | 3                    | --                    |
| Residential mortgages                        | 16                    | 14               | 11                | 11                   | 10                    |
| Retail                                       | 56                    | 49               | 48                | 49                   | 39                    |
| Total loans                                  | \$91                  | \$77             | \$69              | \$73                 | \$58                  |
| <b>Net Charge-off Ratios</b>                 |                       |                  |                   |                      |                       |
| Commercial                                   | .98 %                 | .80 %            | .64 %             | .63 %                | .55 %                 |
| Commercial real estate                       | .11                   | .04              | --                | .11                  | --                    |
| Residential mortgages                        | .29                   | .26              | .21               | .21                  | .19                   |
| Retail                                       | .62                   | .55              | .55               | .56                  | .45                   |
| Total loans                                  | .48 %                 | .42 %            | .38 %             | .40 %                | .32 %                 |
| <b>Nonperforming Assets</b>                  |                       |                  |                   |                      |                       |
| Nonperforming loans                          | \$195                 | \$192            | \$196             | \$187                | \$222                 |
| Other nonperforming assets                   | 121                   | 108              | 116               | 96                   | 83                    |
| Total nonperforming assets                   | \$316                 | \$300            | \$312             | \$283                | \$305                 |

**CONSUMER BANKING**

| (Dollars in Millions)<br>(Unaudited)      | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>OTHER INFORMATION</b>                  |                       |                  |                   |                      |                       |
| <b>Retail Loan Information</b>            |                       |                  |                   |                      |                       |
| <b>Average Balances</b>                   |                       |                  |                   |                      |                       |
| Retail leasing                            | \$6,424               | \$6,663          | \$6,845           | \$7,016              | \$7,069               |
| Home equity and second mortgages          | 14,706                | 14,361           | 14,153            | 14,001               | 13,734                |
| Other retail                              | 14,895                | 14,489           | 14,312            | 14,003               | 13,379                |
| Total retail                              | <u>\$36,025</u>       | <u>\$35,513</u>  | <u>\$35,310</u>   | <u>\$35,020</u>      | <u>\$34,182</u>       |
| Home equity first lien*                   | \$5,471               | \$5,572          | \$5,621           | \$5,635              | \$5,762               |
| Home equity loans                         | 4,082                 | 3,984            | 3,878             | 3,772                | 3,743                 |
| Home equity lines                         | 10,624                | 10,377           | 10,275            | 10,229               | 9,991                 |
| Total home equity                         | <u>\$20,177</u>       | <u>\$19,933</u>  | <u>\$19,774</u>   | <u>\$19,636</u>      | <u>\$19,496</u>       |
| <b>Net Charge-off Ratios</b>              |                       |                  |                   |                      |                       |
| Retail leasing                            | .19 %                 | .24 %            | .18 %             | .28 %                | .17 %                 |
| Home equity and second mortgages          | .54                   | .47              | .43               | .34                  | .35                   |
| Other retail                              | .88                   | .78              | .85               | .91                  | .71                   |
| Total retail                              | <u>.62 %</u>          | <u>.55 %</u>     | <u>.55 %</u>      | <u>.56 %</u>         | <u>.45 %</u>          |
| # of traditional branches                 | 1,991                 | 1,986            | 1,990             | 1,968                | 1,972                 |
| # of instore branches                     | 521                   | 513              | 508               | 504                  | 490                   |
| Total # of branches                       | <u>2,512</u>          | <u>2,499</u>     | <u>2,498</u>      | <u>2,472</u>         | <u>2,462</u>          |
| # of U.S. Bank ATMs                       | 4,870                 | 4,867            | 4,837             | 4,841                | 4,943                 |
| Debit card transaction volume             | \$8,034               | \$8,155          | \$7,570           | \$7,567              | \$7,113               |
| Mortgage production volume                | \$7,208               | \$7,022          | \$5,034           | \$5,837              | \$5,855               |
| Mortgages serviced for others             | \$94,379              | \$89,745         | \$87,004          | \$82,892             | \$79,233              |
| Student loan production volume            | \$541                 | \$142            | \$553             | \$273                | \$500                 |
| Indirect loan/lease production volume     | 1,672                 | 2,004            | 1,787             | 1,836                | 1,975                 |
| Finance company production volume         | 1,051                 | 1,156            | 1,257             | 1,162                | 1,022                 |
| Direct branch loan/line production volume | 2,196                 | 2,603            | 2,259             | 2,357                | 2,129                 |
| Total retail credit production volume     | <u>\$5,460</u>        | <u>\$5,905</u>   | <u>\$5,856</u>    | <u>\$5,628</u>       | <u>\$5,626</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<br>September 30, 2007       |                   |                     |                   | Retail Banking                       |                                      | Mortgage Banking                     |                                      |
|--|-------------------|---------------------|-------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
|  | Retail<br>Banking | Mortgage<br>Banking | Total<br>Consumer | Percent<br>Change<br>3Q07 vs<br>3Q06 | Percent<br>Change<br>3Q07 vs<br>2Q07 | Percent<br>Change<br>3Q07 vs<br>3Q06 | Percent<br>Change<br>3Q07 vs<br>2Q07 |
| Net interest income (taxable-equivalent basis) | \$963             | \$25                | \$988             | -- %                                 | 1.4 %                                | 19.0 %                               | 47.1 %                               |
| Noninterest income                             | 400               | 81                  | 481               | 3.9                                  | --                                   | 14.1                                 | 11.0                                 |
| Securities gains (losses), net                 | --                | --                  | --                | --                                   | --                                   | --                                   | --                                   |
| Total net revenue                              | 1,363             | 106                 | 1,469             | 1.1                                  | 1.0                                  | 15.2                                 | 17.8                                 |
| Noninterest expense                            | 432               | 41                  | 473               | 4.9                                  | .2                                   | 20.6                                 | 10.8                                 |
| Net shared services                            | 168               | 10                  | 178               | (1.2)                                | 8.4                                  | 11.1                                 | --                                   |
| Other intangibles                              | 12                | --                  | 12                | --                                   | (7.7)                                | --                                   | --                                   |
| Total noninterest expense                      | 612               | 51                  | 663               | 3.0                                  | 2.2                                  | 18.6                                 | 8.5                                  |
| Income before provision and income taxes       | 751               | 55                  | 806               | (.4)                                 | --                                   | 12.2                                 | 27.9                                 |
| Provision for credit losses                    | 91                | --                  | 91                | 56.9                                 | 18.2                                 | --                                   | --                                   |
| Income before income taxes                     | 660               | 55                  | 715               | (5.2)                                | (2.1)                                | 12.2                                 | 27.9                                 |
| Income taxes and taxable-equivalent adjustment | 240               | 20                  | 260               | (5.1)                                | (2.0)                                | 11.1                                 | 25.0                                 |
| Net income                                     | \$420             | \$35                | \$455             | (5.2) %                              | (2.1) %                              | 12.9 %                               | 29.6 %                               |

| Nine Months Ended<br>September 30, 2007        |                   |                     |                   | Retail                            | Mortgage                          |
|--|-------------------|---------------------|-------------------|-----------------------------------|-----------------------------------|
|  | Retail<br>Banking | Mortgage<br>Banking | Total<br>Consumer | Percent<br>Change<br>2007 vs 2006 | Percent<br>Change<br>2007 vs 2006 |
| Net interest income (taxable-equivalent basis) | \$2,859           | \$57                | \$2,916           | .8 %                              | (9.5) %                           |
| Noninterest income                             | 1,160             | 223                 | 1,383             | 2.3                               | 30.4                              |
| Securities gains (losses), net                 | --                | --                  | --                | --                                | --                                |
| Total net revenue                              | 4,019             | 280                 | 4,299             | 1.2                               | 19.7                              |
| Noninterest expense                            | 1,281             | 113                 | 1,394             | 7.0                               | 14.1                              |
| Net shared services                            | 488               | 30                  | 518               | (3.4)                             | 7.1                               |
| Other intangibles                              | 39                | --                  | 39                | 5.4                               | --                                |
| Total noninterest expense                      | 1,808             | 143                 | 1,951             | 4.0                               | 12.6                              |
| Income before provision and income taxes       | 2,211             | 137                 | 2,348             | (.9)                              | 28.0                              |
| Provision for credit losses                    | 237               | --                  | 237               | 34.7                              | --                                |
| Income before income taxes                     | 1,974             | 137                 | 2,111             | (3.9)                             | 28.0                              |
| Income taxes and taxable-equivalent adjustment | 718               | 50                  | 768               | (4.0)                             | 28.2                              |
| Net income                                     | \$1,256           | \$87                | \$1,343           | (3.9) %                           | 27.9 %                            |



**WEALTH MANAGEMENT & SECURITIES SERVICES**

| (Dollars in Millions)<br>(Unaudited)                  | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>INCOME STATEMENT</b>                               |                       |                  |                   |                      |                       |
| <b>Net Interest Income (taxable-equivalent basis)</b> | \$125                 | \$120            | \$121             | \$126                | \$128                 |
| <b>Noninterest Income</b>                             |                       |                  |                   |                      |                       |
| Credit and debit card revenue                         | --                    | --               | --                | --                   | --                    |
| Corporate payment products revenue                    | --                    | --               | --                | --                   | --                    |
| ATM processing services                               | --                    | --               | --                | --                   | --                    |
| Merchant processing services                          | --                    | --               | --                | --                   | --                    |
| Trust and investment management fees                  | 328                   | 340              | 319               | 317                  | 302                   |
| Deposit service charges                               | 1                     | 1                | 1                 | 1                    | 1                     |
| Treasury management fees                              | 3                     | 3                | 2                 | 3                    | 2                     |
| Commercial products revenue                           | --                    | 1                | --                | 1                    | --                    |
| Mortgage banking revenue                              | --                    | --               | --                | --                   | --                    |
| Investment products fees and commissions              | 27                    | 29               | 26                | 27                   | 26                    |
| Securities gains (losses), net                        | --                    | --               | --                | --                   | --                    |
| Other   | 27                    | 30               | 26                | 24                   | 23                    |
| <b>Total noninterest income</b>                       | <b>386</b>            | <b>404</b>       | <b>374</b>        | <b>373</b>           | <b>354</b>            |
| <b>Total net revenue</b>                              | <b>511</b>            | <b>524</b>       | <b>495</b>        | <b>499</b>           | <b>482</b>            |
| <b>Noninterest Expense</b>                            |                       |                  |                   |                      |                       |
| Compensation and employee benefits                    | 117                   | 120              | 122               | 114                  | 114                   |
| Net occupancy and equipment                           | 14                    | 14               | 14                | 15                   | 15                    |
| Other intangibles                                     | 23                    | 23               | 23                | 24                   | 20                    |
| Net shared services                                   | 50                    | 49               | 49                | 49                   | 51                    |
| Other   | 46                    | 49               | 47                | 49                   | 50                    |
| <b>Total noninterest expense</b>                      | <b>250</b>            | <b>255</b>       | <b>255</b>        | <b>251</b>           | <b>250</b>            |
| Income before provision and income taxes              | 261                   | 269              | 240               | 248                  | 232                   |
| <b>Provision for Credit Losses</b>                    | <b>1</b>              | <b>--</b>        | <b>--</b>         | <b>1</b>             | <b>--</b>             |
| Income before income taxes                            | 260                   | 269              | 240               | 247                  | 232                   |
| Income taxes and taxable-equivalent adjustment        | 95                    | 98               | 87                | 90                   | 84                    |
| <b>Net income</b>                                     | <b>\$165</b>          | <b>\$171</b>     | <b>\$153</b>      | <b>\$157</b>         | <b>\$148</b>          |
| <b>FINANCIAL RATIOS</b>                               |                       |                  |                   |                      |                       |
| Return on average assets                              | 8.09 %                | 8.54 %           | 7.73 %            | 7.49 %               | 7.48 %                |
| Return on average total equity                        | 26.6                  | 27.7             | 24.8              | 25.4                 | 25.1                  |
| Net interest margin (taxable-equivalent basis)        | 8.71                  | 8.56             | 8.81              | 8.42                 | 9.11                  |
| Efficiency ratio                                      | 48.9                  | 48.7             | 51.5              | 50.3                 | 51.9                  |

**WEALTH MANAGEMENT & SECURITIES SERVICES**

| (Dollars in Millions)<br>(Unaudited)         | Three Months Ended    |                  |                   |                      |                       |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>AVERAGE BALANCE SHEET</b>                 |                       |                  |                   |                      |                       |
| <b>Loans</b>                                 |                       |                  |                   |                      |                       |
| Commercial                                   | \$2,094               | \$1,991          | \$1,968           | \$2,242              | \$1,868               |
| Commercial real estate                       | 680                   | 678              | 685               | 697                  | 711                   |
| Residential mortgages                        | 452                   | 457              | 463               | 473                  | 466                   |
| Retail                                       | 2,350                 | 2,336            | 2,345             | 2,410                | 2,410                 |
| Total loans                                  | 5,576                 | 5,462            | 5,461             | 5,822                | 5,455                 |
| <b>Other Earning Assets</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 121                   | 158              | 112               | 116                  | 120                   |
| <b>Non-earning Assets</b>                    |                       |                  |                   |                      |                       |
| Goodwill                                     | 1,553                 | 1,553            | 1,550             | 1,466                | 1,379                 |
| Other intangible assets                      | 402                   | 425              | 450               | 467                  | 452                   |
| Other non-earning assets                     | 443                   | 437              | 457               | 443                  | 447                   |
| Total non-earning assets                     | 2,398                 | 2,415            | 2,457             | 2,376                | 2,278                 |
| Total assets                                 | 8,095                 | 8,035            | 8,030             | 8,314                | 7,853                 |
| <b>Deposits</b>                              |                       |                  |                   |                      |                       |
| Noninterest-bearing deposits                 | 4,353                 | 4,281            | 4,258             | 4,594                | 4,028                 |
| Interest checking                            | 3,018                 | 3,049            | 2,774             | 2,530                | 2,412                 |
| Savings products                             | 5,531                 | 5,272            | 5,513             | 5,684                | 5,628                 |
| Time deposits                                | 3,492                 | 3,704            | 3,868             | 3,448                | 3,243                 |
| Total deposits                               | 16,394                | 16,306           | 16,413            | 16,256               | 15,311                |
| <b>Other Interest-bearing Liabilities</b>    |                       |                  |                   |                      |                       |
| Total liabilities                            | 4,266                 | 3,781            | 4,274             | 4,540                | 4,536                 |
| <b>Other Noninterest-bearing Liabilities</b> |                       |                  |                   |                      |                       |
| Total liabilities                            | 273                   | 250              | 243               | 245                  | 240                   |
| Total liabilities                            | 20,933                | 20,337           | 20,930            | 21,041               | 20,087                |
| <b>Shareholders' Equity</b>                  |                       |                  |                   |                      |                       |
| Total assets                                 | 2,460                 | 2,475            | 2,497             | 2,454                | 2,340                 |
| <b>NET INTEREST SPREADS</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 1.04 %                | 1.21 %           | 1.31 %            | 1.07 %               | 1.42 %                |
| Total assets                                 | .20                   | .30              | .30               | .19                  | .45                   |
| Total deposits                               | 2.52                  | 2.46             | 2.50              | 2.61                 | 2.69                  |
| Total liabilities                            | 2.08                  | 2.07             | 2.03              | 2.09                 | 2.13                  |
| <b>CREDIT QUALITY</b>                        |                       |                  |                   |                      |                       |
| <b>Net Charge-offs</b>                       |                       |                  |                   |                      |                       |
| Commercial                                   | \$1                   | \$(1)            | \$--              | \$--                 | \$--                  |
| Commercial real estate                       | (1)                   | 1                | --                | --                   | --                    |
| Residential mortgages                        | --                    | --               | --                | --                   | --                    |
| Retail                                       | 1                     | --               | --                | 1                    | --                    |
| Total loans                                  | \$1                   | \$--             | \$--              | \$1                  | \$--                  |
| <b>Net Charge-off Ratios</b>                 |                       |                  |                   |                      |                       |
| Commercial                                   | .19 %                 | (.20) %          | -- %              | -- %                 | -- %                  |
| Commercial real estate                       | (.58)                 | .59              | --                | --                   | --                    |
| Residential mortgages                        | --                    | --               | --                | --                   | --                    |
| Retail                                       | .17                   | --               | --                | .16                  | --                    |
| Total loans                                  | .07 %                 | -- %             | -- %              | .07 %                | -- %                  |
| <b>Nonperforming Assets</b>                  |                       |                  |                   |                      |                       |
| Nonperforming loans                          | \$8                   | \$7              | \$10              | \$10                 | \$11                  |
| Other nonperforming assets                   | --                    | --               | --                | --                   | --                    |
| Total nonperforming assets                   | \$8                   | \$7              | \$10              | \$10                 | \$11                  |

**WEALTH MANAGEMENT & SECURITIES SERVICES**

| (Dollars in Millions)<br>(Unaudited)              | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>OTHER INFORMATION</b>                          |                       |                  |                   |                      |                       |
| <b>Trust and Investment Management Fees</b>       |                       |                  |                   |                      |                       |
| Wealth Management                                 | \$112                 | \$127            | \$110             | \$106                | \$102                 |
| FAF Advisors                                      | 50                    | 49               | 48                | 44                   | 44                    |
| Institutional trust & custody                     | 30                    | 31               | 30                | 37                   | 40                    |
| Corporate trust                                   | 88                    | 85               | 87                | 87                   | 77                    |
| Fund services                                     | 48                    | 46               | 44                | 42                   | 39                    |
| Other   | --                    | 2                | --                | 1                    | --                    |
| Total   | \$328                 | \$340            | \$319             | \$317                | \$302                 |
| <b>Total Revenue</b>                              |                       |                  |                   |                      |                       |
| Wealth Management                                 | \$223                 | \$243            | \$222             | \$221                | \$216                 |
| FAF Advisors                                      | 51                    | 50               | 49                | 45                   | 45                    |
| Institutional trust & custody                     | 34                    | 34               | 33                | 41                   | 42                    |
| Corporate trust                                   | 143                   | 138              | 136               | 142                  | 132                   |
| Fund services                                     | 53                    | 53               | 49                | 46                   | 43                    |
| Other   | 7                     | 6                | 6                 | 4                    | 4                     |
| Total   | \$511                 | \$524            | \$495             | \$499                | \$482                 |
| <b>Assets Under Management by Asset Category*</b> |                       |                  |                   |                      |                       |
| Equity  | \$50,467              | \$51,972         | \$48,805          | \$48,539             | \$45,519              |
| Fixed income                                      | 37,785                | 38,955           | 39,324            | 47,337               | 47,357                |
| Money market                                      | 61,653                | 64,069           | 61,213            | 50,040               | 46,455                |
| Other   | 6,448                 | 6,750            | 6,884             | 6,684                | 6,385                 |
| Total   | \$156,353             | \$161,746        | \$156,226         | \$152,600            | \$145,716             |

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

**PAYMENT SERVICES**

| (Dollars in Millions)<br>(Unaudited)                  | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>INCOME STATEMENT</b>                               |                       |                  |                   |                      |                       |
| <b>Net Interest Income (taxable-equivalent basis)</b> | \$185                 | \$166            | \$169             | \$176                | \$164                 |
| <b>Noninterest Income</b>                             |                       |                  |                   |                      |                       |
| Credit and debit card revenue                         | 234                   | 227              | 204               | 210                  | 205                   |
| Corporate payment products revenue                    | 164                   | 157              | 145               | 141                  | 150                   |
| ATM processing services                               | 47                    | 48               | 46                | 47                   | 49                    |
| Merchant processing services                          | 287                   | 285              | 250               | 245                  | 253                   |
| Trust and investment management fees                  | --                    | --               | --                | --                   | --                    |
| Deposit service charges                               | --                    | --               | --                | --                   | --                    |
| Treasury management fees                              | --                    | --               | --                | --                   | --                    |
| Commercial products revenue                           | 3                     | 3                | 3                 | 4                    | 4                     |
| Mortgage banking revenue                              | --                    | --               | --                | --                   | --                    |
| Investment products fees and commissions              | --                    | --               | --                | --                   | --                    |
| Securities gains (losses), net                        | --                    | --               | --                | --                   | --                    |
| Other   | 13                    | 13               | 11                | 16                   | 12                    |
| Total noninterest income                              | 748                   | 733              | 659               | 663                  | 673                   |
| Total net revenue                                     | 933                   | 899              | 828               | 839                  | 837                   |
| <b>Noninterest Expense</b>                            |                       |                  |                   |                      |                       |
| Compensation and employee benefits                    | 103                   | 99               | 97                | 96                   | 92                    |
| Net occupancy and equipment                           | 21                    | 20               | 20                | 19                   | 19                    |
| Other intangibles                                     | 55                    | 55               | 53                | 52                   | 53                    |
| Net shared services                                   | 81                    | 78               | 77                | 78                   | 76                    |
| Other   | 139                   | 140              | 129               | 137                  | 125                   |
| Total noninterest expense                             | 399                   | 392              | 376               | 382                  | 365                   |
| Income before provision and income taxes              | 534                   | 507              | 452               | 457                  | 472                   |
| <b>Provision for Credit Losses</b>                    | 100                   | 101              | 93                | 85                   | 74                    |
| Income before income taxes                            | 434                   | 406              | 359               | 372                  | 398                   |
| Income taxes and taxable-equivalent adjustment        | 158                   | 148              | 131               | 135                  | 145                   |
| Net income  | \$276                 | \$258            | \$228             | \$237                | \$253                 |
| <b>FINANCIAL RATIOS</b>                               |                       |                  |                   |                      |                       |
| Return on average assets                              | 5.16 %                | 5.22 %           | 4.92 %            | 5.17 %               | 5.62 %                |
| Return on average total equity                        | 22.3                  | 21.4             | 19.5              | 19.7                 | 20.9                  |
| Net interest margin (taxable-equivalent basis)        | 4.78                  | 4.59             | 4.96              | 5.17                 | 5.05                  |
| Efficiency ratio                                      | 42.8                  | 43.6             | 45.4              | 45.5                 | 43.6                  |

**PAYMENT SERVICES**

| (Dollars in Millions)<br>(Unaudited)         | Three Months Ended    |                  |                   |                      |                       |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>AVERAGE BALANCE SHEET</b>                 |                       |                  |                   |                      |                       |
| <b>Loans</b>                                 |                       |                  |                   |                      |                       |
| Commercial                                   | \$4,341               | \$4,160          | \$3,834           | \$4,021              | \$3,880               |
| Commercial real estate                       | --                    | --               | --                | --                   | --                    |
| Residential mortgages                        | --                    | --               | --                | --                   | --                    |
| Retail                                       | 10,924                | 10,167           | 9,712             | 9,342                | 8,927                 |
| Total loans                                  | 15,265                | 14,327           | 13,546            | 13,363               | 12,807                |
| <b>Other Earning Assets</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 77                    | 189              | 264               | 142                  | 71                    |
| <b>Non-earning Assets</b>                    |                       |                  |                   |                      |                       |
| Goodwill                                     | 2,497                 | 2,489            | 2,456             | 2,474                | 2,477                 |
| Other intangible assets                      | 1,087                 | 1,122            | 1,088             | 1,125                | 1,157                 |
| Other non-earning assets                     | 2,301                 | 1,683            | 1,442             | 1,070                | 1,343                 |
| Total non-earning assets                     | 5,885                 | 5,294            | 4,986             | 4,669                | 4,977                 |
| Total assets                                 | 21,227                | 19,810           | 18,796            | 18,174               | 17,855                |
| <b>Deposits</b>                              |                       |                  |                   |                      |                       |
| Noninterest-bearing deposits                 | 381                   | 368              | 455               | 428                  | 339                   |
| Interest checking                            | 13                    | 12               | 9                 | 6                    | 5                     |
| Savings products                             | 21                    | 21               | 20                | 20                   | 20                    |
| Time deposits                                | 5                     | 3                | 3                 | 3                    | 3                     |
| Total deposits                               | 420                   | 404              | 487               | 457                  | 367                   |
| <b>Other Interest-bearing Liabilities</b>    |                       |                  |                   |                      |                       |
|  | 286                   | 941              | 846               | 956                  | 941                   |
| <b>Other Noninterest-bearing Liabilities</b> |                       |                  |                   |                      |                       |
| Total liabilities                            | 2,475                 | 1,819            | 1,436             | 1,235                | 1,589                 |
|  | 3,181                 | 3,164            | 2,769             | 2,648                | 2,897                 |
| <b>Shareholders' Equity</b>                  |                       |                  |                   |                      |                       |
|  | 4,911                 | 4,842            | 4,744             | 4,766                | 4,799                 |
| <b>NET INTEREST SPREADS</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 5.15 %                | 4.97 %           | 5.37 %            | 5.38 %               | 5.51 %                |
| Total assets                                 | 2.86                  | 2.88             | 3.21              | 3.36                 | 3.24                  |
| Total deposits                               | 4.72                  | 3.97             | 4.16              | 4.34                 | 4.32                  |
| Total liabilities                            | .62                   | (.25)            | (.73)             | (.60)                | (1.10)                |
| <b>CREDIT QUALITY</b>                        |                       |                  |                   |                      |                       |
| <b>Net Charge-offs</b>                       |                       |                  |                   |                      |                       |
| Commercial                                   | \$14                  | \$12             | \$12              | \$11                 | \$10                  |
| Commercial real estate                       | --                    | --               | --                | --                   | --                    |
| Residential mortgages                        | --                    | --               | --                | --                   | --                    |
| Retail                                       | 86                    | 89               | 81                | 74                   | 64                    |
| Total loans                                  | \$100                 | \$101            | \$93              | \$85                 | \$74                  |
| <b>Net Charge-off Ratios</b>                 |                       |                  |                   |                      |                       |
| Commercial                                   | 1.28 %                | 1.16 %           | 1.27 %            | 1.09 %               | 1.02 %                |
| Commercial real estate                       | --                    | --               | --                | --                   | --                    |
| Residential mortgages                        | --                    | --               | --                | --                   | --                    |
| Retail                                       | 3.12                  | 3.51             | 3.38              | 3.14                 | 2.84                  |
| Total loans                                  | 2.60 %                | 2.83 %           | 2.78 %            | 2.52 %               | 2.29 %                |
| <b>Nonperforming Assets</b>                  |                       |                  |                   |                      |                       |
| Nonperforming loans                          | \$22                  | \$25             | \$31              | \$38                 | \$45                  |
| Other nonperforming assets                   | --                    | --               | --                | --                   | --                    |
| Total nonperforming assets                   | \$22                  | \$25             | \$31              | \$38                 | \$45                  |

**PAYMENT SERVICES**

| (Dollars in Millions)<br>(Unaudited)       | Three Months Ended    |                  |                   |                      |                       |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>OTHER INFORMATION</b>                   |                       |                  |                   |                      |                       |
| <b>Total noninterest income</b>            |                       |                  |                   |                      |                       |
| Retail payment solutions                   | \$238                 | \$233            | \$210             | \$220                | \$214                 |
| Corporate payment services                 | 168                   | 160              | 147               | 144                  | 152                   |
| Merchant information systems               | 294                   | 292              | 256               | 254                  | 259                   |
| Transaction services                       | 48                    | 48               | 46                | 45                   | 48                    |
| Total                                      | \$748                 | \$733            | \$659             | \$663                | \$673                 |
| <b>Credit Card Charge Volume (Issuing)</b> |                       |                  |                   |                      |                       |
| Retail payment solutions                   | \$10,434              | \$10,358         | \$9,302           | \$9,956              | \$9,439               |
| Corporate payment services                 | 9,249                 | 8,710            | 7,967             | 7,591                | 8,201                 |
| Total                                      | \$19,683              | \$19,068         | \$17,269          | \$17,547             | \$17,640              |
| Merchant volume (acquiring)                | \$63,882              | \$62,853         | \$57,839          | \$56,007             | \$56,411              |
| # of merchant transactions                 | 633,473,941           | 632,835,898      | 581,005,324       | 595,776,719          | 580,538,738           |
| # of merchants                             | 845,162               | 844,357          | 835,193           | 841,587              | 843,873               |
| # of ATMs driven                           | 38,701                | 39,532           | 39,893            | 40,134               | 40,510                |

**TREASURY AND CORPORATE SUPPORT**

| (Dollars in Millions)<br>(Unaudited)                  | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>INCOME STATEMENT</b>                               |                       |                  |                   |                      |                       |
| <b>Net Interest Income (taxable-equivalent basis)</b> | \$(64)                | \$(57)           | \$(39)            | \$(56)               | \$(81)                |
| <b>Noninterest Income</b>                             |                       |                  |                   |                      |                       |
| Credit and debit card revenue                         | --                    | --               | --                | --                   | --                    |
| Corporate payment products revenue                    | --                    | --               | --                | --                   | --                    |
| ATM processing services                               | --                    | --               | --                | --                   | --                    |
| Merchant processing services                          | --                    | --               | --                | (1)                  | --                    |
| Trust and investment management fees                  | --                    | --               | --                | --                   | --                    |
| Deposit service charges                               | --                    | --               | --                | --                   | --                    |
| Treasury management fees                              | --                    | --               | --                | --                   | --                    |
| Commercial products revenue                           | (13)                  | (5)              | (8)               | (5)                  | (6)                   |
| Mortgage banking revenue                              | (1)                   | (1)              | --                | (1)                  | (1)                   |
| Investment products fees and commissions              | --                    | --               | --                | --                   | --                    |
| Securities gains (losses), net                        | 7                     | 3                | 1                 | 2                    | --                    |
| Other   | 25                    | 10               | 16                | 84                   | 52                    |
| Total noninterest income                              | 18                    | 7                | 9                 | 79                   | 45                    |
| Total net revenue                                     | (46)                  | (50)             | (30)              | 23                   | (36)                  |
| <b>Noninterest Expense</b>                            |                       |                  |                   |                      |                       |
| Compensation and employee benefits                    | 222                   | 231              | 216               | 211                  | 239                   |
| Net occupancy and equipment                           | 34                    | 30               | 26                | 30                   | 30                    |
| Other intangibles                                     | --                    | --               | --                | --                   | --                    |
| Net shared services                                   | (436)                 | (425)            | (429)             | (457)                | (438)                 |
| Other   | 257                   | 268              | 225               | 318                  | 228                   |
| Total noninterest expense                             | 77                    | 104              | 38                | 102                  | 59                    |
| Income before provision and income taxes              | (123)                 | (154)            | (68)              | (79)                 | (95)                  |
| <b>Provision for Credit Losses</b>                    | 1                     | 1                | 1                 | 1                    | 1                     |
| Income before income taxes                            | (124)                 | (155)            | (69)              | (80)                 | (96)                  |
| Income taxes and taxable-equivalent adjustment        | (139)                 | (148)            | (112)             | (178)                | (126)                 |
| Net income  | \$15                  | \$(7)            | \$43              | \$98                 | \$30                  |
| <b>FINANCIAL RATIOS</b>                               |                       |                  |                   |                      |                       |
| 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)<br>(Unaudited)         | Three Months Ended    |                  |                   |                      |                       |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>AVERAGE BALANCE SHEET</b>                 |                       |                  |                   |                      |                       |
| <b>Loans</b>                                 |                       |                  |                   |                      |                       |
| Commercial                                   | \$143                 | \$144            | \$138             | \$132                | \$130                 |
| Commercial real estate                       | 64                    | 65               | 65                | 68                   | 63                    |
| Residential mortgages                        | 3                     | 4                | 4                 | 4                    | 5                     |
| Retail                                       | 39                    | 40               | 41                | 41                   | 42                    |
| Total loans                                  | 249                   | 253              | 248               | 245                  | 240                   |
| <b>Other Earning Assets</b>                  | 42,209                | 41,667           | 41,938            | 41,219               | 40,847                |
| Total earning assets                         | 42,458                | 41,920           | 42,186            | 41,464               | 41,087                |
| <b>Non-earning Assets</b>                    |                       |                  |                   |                      |                       |
| Goodwill                                     | --                    | --               | 28                | 10                   | 1                     |
| Other intangible assets                      | (1)                   | --               | 42                | 14                   | --                    |
| Other non-earning assets                     | 9,283                 | 10,231           | 9,744             | 9,739                | 8,821                 |
| Total non-earning assets                     | 9,282                 | 10,231           | 9,814             | 9,763                | 8,822                 |
| Total assets                                 | 51,740                | 52,151           | 52,000            | 51,227               | 49,909                |
| <b>Deposits</b>                              |                       |                  |                   |                      |                       |
| Noninterest-bearing deposits                 | 142                   | 53               | 44                | (43)                 | (61)                  |
| Interest checking                            | 3                     | 4                | 3                 | --                   | 3                     |
| Savings products                             | 47                    | 49               | 67                | 26                   | 27                    |
| Time deposits                                | 1,510                 | 1,902            | 1,339             | 1,486                | 2,341                 |
| Total deposits                               | 1,702                 | 2,008            | 1,453             | 1,469                | 2,310                 |
| <b>Other Interest-bearing Liabilities</b>    | 60,403                | 59,426           | 54,821            | 52,311               | 51,247                |
| <b>Other Noninterest-bearing Liabilities</b> | 1,769                 | 2,657            | 3,013             | 3,075                | 2,671                 |
| Total liabilities                            | 63,874                | 64,091           | 59,287            | 56,855               | 56,228                |
| <b>Shareholders' Equity</b>                  | 1,236                 | 1,506            | 1,749             | 1,745                | 1,504                 |
| <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                                   | \$--                  | \$--             | \$--              | \$--                 | \$--                  |
| Commercial real estate                       | --                    | --               | --                | --                   | --                    |
| Residential mortgages                        | 1                     | 1                | 1                 | 1                    | 1                     |
| Retail                                       | --                    | --               | --                | --                   | --                    |
| Total loans                                  | \$1                   | \$1              | \$1               | \$1                  | \$1                   |
| <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                   | \$2              | \$2               | \$13                 | \$1                   |
| Other nonperforming assets                   | 1                     | 1                | 1                 | 2                    | --                    |
| Total nonperforming assets                   | \$3                   | \$3              | \$3               | \$15                 | \$1                   |



**CONSOLIDATED COMPANY**

| (Dollars in Millions)<br>(Unaudited)                  | Three Months Ended    |                  |                   |                      |                       |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|   | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>INCOME STATEMENT</b>                               |                       |                  |                   |                      |                       |
| <b>Net Interest Income (taxable-equivalent basis)</b> | \$1,685               | \$1,650          | \$1,666           | \$1,695              | \$1,673               |
| <b>Noninterest Income</b>                             |                       |                  |                   |                      |                       |
| Credit and debit card revenue                         | 235                   | 228              | 205               | 210                  | 206                   |
| Corporate payment products revenue                    | 164                   | 157              | 145               | 141                  | 150                   |
| ATM processing services                               | 62                    | 62               | 59                | 60                   | 63                    |
| Merchant processing services                          | 287                   | 285              | 250               | 244                  | 253                   |
| Trust and investment management fees                  | 331                   | 342              | 322               | 319                  | 305                   |
| Deposit service charges                               | 271                   | 272              | 243               | 259                  | 268                   |
| Treasury management fees                              | 118                   | 126              | 111               | 107                  | 111                   |
| Commercial products revenue                           | 107                   | 105              | 100               | 104                  | 100                   |
| Mortgage banking revenue                              | 76                    | 68               | 67                | 25                   | 68                    |
| Investment products fees and commissions              | 36                    | 38               | 34                | 36                   | 34                    |
| Securities gains (losses), net                        | 7                     | 3                | 1                 | 11                   | --                    |
| Other   | 150                   | 169              | 159               | 213                  | 190                   |
| Total noninterest income                              | 1,844                 | 1,855            | 1,696             | 1,729                | 1,748                 |
| Total net revenue                                     | 3,529                 | 3,505            | 3,362             | 3,424                | 3,421                 |
| <b>Noninterest Expense</b>                            |                       |                  |                   |                      |                       |
| Compensation and employee benefits                    | 775                   | 782              | 768               | 723                  | 755                   |
| Net occupancy and equipment                           | 175                   | 171              | 165               | 166                  | 168                   |
| Other intangibles                                     | 94                    | 95               | 94                | 92                   | 89                    |
| Net shared services                                   | --                    | --               | --                | --                   | --                    |
| Other   | 584                   | 592              | 518               | 631                  | 526                   |
| Total noninterest expense                             | 1,628                 | 1,640            | 1,545             | 1,612                | 1,538                 |
| Income before provision and income taxes              | 1,901                 | 1,865            | 1,817             | 1,812                | 1,883                 |
| <b>Provision for Credit Losses</b>                    | 199                   | 191              | 177               | 169                  | 135                   |
| Income before income taxes                            | 1,702                 | 1,674            | 1,640             | 1,643                | 1,748                 |
| Income taxes and taxable-equivalent adjustment        | 526                   | 518              | 510               | 449                  | 545                   |
| Net income  | \$1,176               | \$1,156          | \$1,130           | \$1,194              | \$1,203               |
| Net income applicable to common equity                | \$1,161               | \$1,141          | \$1,115           | \$1,179              | \$1,187               |
| <b>FINANCIAL RATIOS</b>                               |                       |                  |                   |                      |                       |
| Return on average assets                              | 2.09 %                | 2.09 %           | 2.09 %            | 2.18 %               | 2.23 %                |
| Return on average total equity                        | 22.5                  | 22.2             | 21.6              | 22.3                 | 22.8                  |
| Return on average common equity                       | 23.3                  | 23.0             | 22.4              | 23.2                 | 23.6                  |
| Net interest margin (taxable-equivalent basis)        | 3.44                  | 3.44             | 3.51              | 3.56                 | 3.56                  |
| Efficiency ratio                                      | 46.2                  | 46.8             | 46.0              | 47.2                 | 45.0                  |

**CONSOLIDATED COMPANY**

| (Dollars in Millions)<br>(Unaudited)         | Three Months Ended    |                  |                   |                      |                       |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  | September 30,<br>2007 | June 30,<br>2007 | March 31,<br>2007 | December 31,<br>2006 | September 30,<br>2006 |
| <b>AVERAGE BALANCE SHEET</b>                 |                       |                  |                   |                      |                       |
| <b>Loans</b>                                 |                       |                  |                   |                      |                       |
| Commercial                                   | \$47,390              | \$47,197         | \$47,019          | \$46,658             | \$46,068              |
| Commercial real estate                       | 28,462                | 28,503           | 28,632            | 28,926               | 28,701                |
| Residential mortgages                        | 22,258                | 21,831           | 21,569            | 21,235               | 21,118                |
| Retail                                       | 49,407                | 48,122           | 47,473            | 46,867               | 45,604                |
| Total loans                                  | 147,517               | 145,653          | 144,693           | 143,686              | 141,491               |
| <b>Other Earning Assets</b>                  | 47,369                | 46,648           | 46,442            | 45,974               | 45,699                |
| Total earning assets                         | 194,886               | 192,301          | 191,135           | 189,660              | 187,190               |
| <b>Non-earning Assets</b>                    |                       |                  |                   |                      |                       |
| Goodwill                                     | 7,597                 | 7,589            | 7,569             | 7,460                | 7,317                 |
| Other intangible assets                      | 3,218                 | 3,269            | 3,220             | 3,174                | 3,150                 |
| Other non-earning assets                     | 17,804                | 18,863           | 17,588            | 17,146               | 16,432                |
| Total non-earning assets                     | 28,619                | 29,721           | 28,377            | 27,780               | 26,899                |
| Total assets                                 | 223,505               | 222,022          | 219,512           | 217,440              | 214,089               |
| <b>Deposits</b>                              |                       |                  |                   |                      |                       |
| Noninterest-bearing deposits                 | 26,947                | 27,977           | 27,677            | 29,020               | 28,220                |
| Interest checking                            | 26,052                | 25,858           | 25,076            | 24,127               | 23,595                |
| Savings products                             | 30,301                | 30,046           | 31,113            | 31,606               | 31,714                |
| Time deposits                                | 35,845                | 35,094           | 36,862            | 36,229               | 36,446                |
| Total deposits                               | 119,145               | 118,975          | 120,728           | 120,982              | 119,975               |
| <b>Other Interest-bearing Liabilities</b>    | 75,607                | 74,179           | 69,631            | 67,507               | 65,493                |
| <b>Other Noninterest-bearing Liabilities</b> | 8,012                 | 7,973            | 7,943             | 7,747                | 7,704                 |
| Total liabilities                            | 202,764               | 201,127          | 198,302           | 196,236              | 193,172               |
| <b>Shareholders' Equity</b>                  | 20,741                | 20,895           | 21,210            | 21,204               | 20,917                |
| <b>NET INTEREST SPREADS</b>                  |                       |                  |                   |                      |                       |
| Total earning assets                         | 6.90 %                | 6.83 %           | 6.81 %            | 6.79 %               | 6.74 %                |
| Total assets                                 | 6.00                  | 5.92             | 5.96              | 5.91                 | 5.88                  |
| Total deposits                               | (2.31)                | (2.24)           | (2.27)            | (2.19)               | (2.12)                |
| Total liabilities                            | (3.31)                | (3.24)           | (3.19)            | (3.12)               | (3.08)                |
| <b>CREDIT QUALITY</b>                        |                       |                  |                   |                      |                       |
| <b>Net Charge-offs</b>                       |                       |                  |                   |                      |                       |
| Commercial                                   | \$37                  | \$29             | \$35              | \$31                 | \$21                  |
| Commercial real estate                       | 2                     | 9                | 1                 | 2                    | --                    |
| Residential mortgages                        | 17                    | 15               | 12                | 12                   | 11                    |
| Retail                                       | 143                   | 138              | 129               | 124                  | 103                   |
| Total loans                                  | \$199                 | \$191            | \$177             | \$169                | \$135                 |
| <b>Net Charge-off Ratios</b>                 |                       |                  |                   |                      |                       |
| Commercial                                   | .31 %                 | .25 %            | .30 %             | .26 %                | .18 %                 |
| Commercial real estate                       | .03                   | .13              | .01               | .03                  | --                    |
| Residential mortgages                        | .30                   | .28              | .23               | .22                  | .21                   |
| Retail                                       | 1.15                  | 1.15             | 1.10              | 1.05                 | .90                   |
| Total loans                                  | .54 %                 | .53 %            | .50 %             | .47 %                | .38 %                 |
| <b>Nonperforming Assets</b>                  |                       |                  |                   |                      |                       |
| Nonperforming loans                          | \$513                 | \$449            | \$454             | \$470                | \$474                 |
| Other nonperforming assets                   | 128                   | 116              | 128               | 117                  | 101                   |
| Total nonperforming assets                   | \$641                 | \$565            | \$582             | \$587                | \$575                 |