

# **Supplemental Business Line Schedules**

**2Q 2008**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$483	\$486	\$484	\$456	\$453
<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	1	2	2
Deposit service charges	--	--	--	--	--
Treasury management fees	96	89	83	85	93
Commercial products revenue	115	110	108	106	99
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(11)	--	(1)	--	1
Other	27	(8)	28	13	43
Total noninterest income	229	193	219	206	238
Total net revenue	712	679	703	662	691
<b>Noninterest Expense</b>					
Compensation and employee benefits	92	87	78	75	75
Net occupancy and equipment	10	9	9	9	9
Other intangibles	4	3	4	4	4
Net shared services	124	121	122	123	127
Other	34	25	30	29	27
Total noninterest expense	264	245	243	240	242
Income before provision and income taxes	448	434	460	422	449
<b>Provision for Credit Losses</b>	47	35	19	7	12
Income before income taxes	401	399	441	415	437
Income taxes and taxable-equivalent adjustment	146	145	160	151	159
Net income	\$255	\$254	\$281	\$264	\$278
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.60 %	1.66 %	1.90 %	1.87 %	1.96 %
Return on average total equity	15.6	16.5	18.8	18.3	19.5
Net interest margin (taxable-equivalent basis)	3.31	3.44	3.56	3.52	3.53
Efficiency ratio	36.5	36.1	34.5	36.3	35.1

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$39,646	\$38,692	\$36,581	\$34,343	\$34,427
Commercial real estate	18,562	17,705	16,963	16,656	16,663
Residential mortgages	80	94	89	79	71
Retail	79	73	70	69	66
Total loans	58,367	56,564	53,703	51,147	51,227
<b>Other Earning Assets</b>					
Total earning assets	365	261	218	203	214
<b>Non-earning Assets</b>					
Goodwill	1,385	1,329	1,329	1,329	1,329
Other intangible assets	49	31	32	36	40
Other non-earning assets	3,889	3,472	3,362	3,330	4,053
Total non-earning assets	5,323	4,832	4,723	4,695	5,422
Total assets	64,055	61,657	58,644	56,045	56,863
<b>Deposits</b>					
Noninterest-bearing deposits	10,687	10,283	10,082	10,127	11,131
Interest checking	8,916	8,015	6,417	5,365	4,826
Savings products	6,495	5,821	5,908	5,404	5,094
Time deposits	15,252	14,401	13,283	10,745	9,455
Total deposits	41,350	38,520	35,690	31,641	30,506
<b>Other Interest-bearing Liabilities</b>					
	7,672	8,618	8,429	8,023	7,654
<b>Other Noninterest-bearing Liabilities</b>					
	1,107	1,114	1,128	1,023	1,007
Total liabilities	50,129	48,252	45,247	40,687	39,167
<b>Shareholders' Equity</b>	6,564	6,180	5,920	5,713	5,729
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.86 %	1.94 %	1.92 %	1.94 %	2.00 %
Total assets	1.51	1.57	1.51	1.49	1.45
Total deposits	1.45	1.66	1.98	2.13	2.30
Total liabilities	1.44	1.58	1.83	1.91	2.03
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$33	\$24	\$10	\$8	\$6
Commercial real estate	14	11	9	(1)	6
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$47	\$35	\$19	\$7	\$12
<b>Net Charge-off Ratios</b>					
Commercial	.33 %	.25 %	.11 %	.09 %	.07 %
Commercial real estate	.30	.25	.21	(.02)	.14
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	.32 %	.25 %	.14 %	.05 %	.09 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$627	\$405	\$328	\$286	\$223
Other nonperforming assets	25	19	8	6	7
Total nonperforming assets	\$652	\$424	\$336	\$292	\$230

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$10,169	\$9,552	\$9,250	\$9,363	\$9,531
Commercial real estate division	16,174	16,199	15,264	14,422	14,200
Equipment finance	3,940	3,862	3,655	3,444	3,407
Specialized industries	3,845	3,625	3,121	2,720	2,837
National corporate	6,861	6,223	5,860	5,181	5,083
Asset based lending	1,573	1,452	1,384	1,324	1,351
Correspondent banking	1,397	1,421	1,259	1,141	1,145
Business Equipment Finance Group	3,985	3,857	3,694	3,552	3,413
SBA Division	1,309	1,290	1,274	1,279	1,283
Other	9,114	9,083	8,942	8,721	8,977
Total loans	<u>\$58,367</u>	<u>\$56,564</u>	<u>\$53,703</u>	<u>\$51,147</u>	<u>\$51,227</u>
Commercial	\$33,363	\$32,503	\$30,653	\$28,654	\$28,859
Lease financing	6,283	6,189	5,928	5,689	5,568
Total commercial	<u>\$39,646</u>	<u>\$38,692</u>	<u>\$36,581</u>	<u>\$34,343</u>	<u>\$34,427</u>
<b>Net Charge-off Ratios</b>					
Commercial	.19 %	.11 %	(.03) %	(.01) %	(.03) %
Lease financing	1.09	.97	.80	.63	.58
Total commercial	<u>.33 %</u>	<u>.25 %</u>	<u>.11 %</u>	<u>.09 %</u>	<u>.07 %</u>

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$945	\$946	\$991	\$990	\$969
<b>Noninterest Income</b>					
Credit and debit card revenue	2	2	--	1	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	93	84	84	84	82
Merchant processing services	--	--	--	--	--
Trust and investment management fees	23	21	22	21	24
Deposit service charges	277	256	276	275	276
Treasury management fees	33	32	31	31	31
Commercial products revenue	7	6	6	5	5
Mortgage banking revenue	82	106	49	77	69
Investment products fees and commissions	9	9	10	9	9
Securities gains (losses), net	--	--	2	--	--
Other	24	44	55	73	75
Total noninterest income	550	560	535	576	572
Total net revenue	1,495	1,506	1,526	1,566	1,541
<b>Noninterest Expense</b>					
Compensation and employee benefits	326	320	285	277	279
Net occupancy and equipment	121	120	115	116	114
Other intangibles	15	15	15	17	17
Net shared services	195	193	205	192	179
Other	153	129	139	134	128
Total noninterest expense	810	777	759	736	717
Income before provision and income taxes	685	729	767	830	824
<b>Provision for Credit Losses</b>	180	120	92	90	73
Income before income taxes	505	609	675	740	751
Income taxes and taxable-equivalent adjustment	184	222	246	269	273
Net income	\$321	\$387	\$429	\$471	\$478
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.41 %	1.75 %	1.94 %	2.14 %	2.23 %
Return on average total equity	18.0	22.9	25.4	27.7	28.8
Net interest margin (taxable-equivalent basis)	4.46	4.62	4.86	4.88	4.90
Efficiency ratio	54.2	51.6	49.8	47.0	46.5

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$6,872	\$6,485	\$6,454	\$6,580	\$6,587
Commercial real estate	11,276	11,172	11,123	11,121	11,152
Residential mortgages	22,771	22,451	22,164	21,757	21,332
Retail	40,581	36,789	36,572	36,315	35,798
Total loans	81,500	76,897	76,313	75,773	74,869
<b>Other Earning Assets</b>	3,665	5,489	4,625	4,759	4,419
Total earning assets	85,165	82,386	80,938	80,532	79,288
<b>Non-earning Assets</b>					
Goodwill	2,420	2,420	2,420	2,420	2,420
Other intangible assets	1,712	1,509	1,617	1,744	1,735
Other non-earning assets	2,548	2,622	2,740	2,716	2,725
Total non-earning assets	6,680	6,551	6,777	6,880	6,880
Total assets	91,845	88,937	87,715	87,412	86,168
<b>Deposits</b>					
Noninterest-bearing deposits	11,958	11,553	11,926	12,028	12,231
Interest checking	18,309	17,888	17,602	17,796	18,115
Savings products	20,002	19,328	18,964	19,375	19,680
Time deposits	17,263	18,805	20,247	20,181	20,128
Total deposits	67,532	67,574	68,739	69,380	70,154
<b>Other Interest-bearing Liabilities</b>	2,729	2,817	2,960	2,650	2,402
<b>Other Noninterest-bearing Liabilities</b>	2,363	2,356	2,409	2,480	2,249
Total liabilities	72,624	72,747	74,108	74,510	74,805
<b>Shareholders' Equity</b>	7,164	6,805	6,704	6,741	6,668
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.25 %	2.15 %	2.10 %	2.03 %	1.99 %
Total assets	1.93	1.81	1.72	1.64	1.60
Total deposits	2.60	2.87	3.19	3.25	3.24
Total liabilities	2.49	2.74	3.02	3.09	3.10
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$18	\$14	\$13	\$15	\$11
Commercial real estate	4	1	1	3	1
Residential mortgages	53	23	14	16	11
Retail	105	82	64	56	50
Total loans	\$180	\$120	\$92	\$90	\$73
<b>Net Charge-off Ratios</b>					
Commercial	1.05 %	.87 %	.80 %	.90 %	.67 %
Commercial real estate	.14	.04	.04	.11	.04
Residential mortgages	.94	.41	.25	.29	.21
Retail	1.04	.90	.69	.61	.56
Total loans	.89 %	.63 %	.48 %	.47 %	.39 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$285	\$229	\$202	\$195	\$192
Other nonperforming assets	132	142	124	121	108
Total nonperforming assets	\$417	\$371	\$326	\$316	\$300

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$5,523	\$5,802	\$6,123	\$6,424	\$6,663
Home equity and second mortgages	15,832	15,255	15,076	14,783	14,437
Other retail	19,226	15,732	15,373	15,108	14,698
Total retail	\$40,581	\$36,789	\$36,572	\$36,315	\$35,798
Home equity first lien*	\$5,279	\$5,341	\$5,392	\$5,496	\$5,598
Home equity loans	3,924	4,038	4,110	4,100	4,000
Home equity lines	11,908	11,217	10,966	10,683	10,437
Total home equity	\$21,111	\$20,596	\$20,468	\$20,279	\$20,035
<b>Net Charge-off Ratios</b>					
Retail leasing	.51 %	.49 %	.39 %	.19 %	.24 %
Home equity and second mortgages	1.19	.79	.55	.54	.47
Other retail	1.07	1.15	.95	.87	.79
Total retail	1.04 %	.90 %	.69 %	.61 %	.56 %
# of traditional branches	1,993	1,993	1,991	1,991	1,986
# of instore branches	549	529	527	521	513
Total # of branches	2,542	2,522	2,518	2,512	2,499
# of U.S. Bank ATMs	4,895	4,844	4,867	4,870	4,867
# of ATMs driven	35,250	35,462	37,468	38,701	39,532
Debit card transaction volume	\$9,057	\$8,362	\$8,777	\$8,034	\$8,155
Mortgage production volume	\$9,061	\$9,325	\$7,738	\$7,208	\$7,022
Mortgages serviced for others	\$107,334	\$102,010	\$97,014	\$94,379	\$89,745
Student loan production volume	\$222	\$642	\$238	\$541	\$142
Indirect loan/lease production volume	1,812	1,410	1,529	1,672	2,004
Finance company production volume	856	881	740	1,051	1,156
Direct branch loan/line production volume	2,601	2,245	1,936	2,196	2,603
Total retail credit production volume	\$5,491	\$5,178	\$4,443	\$5,460	\$5,905
<b>Assets Under Management by Asset Category**</b>					
Equity	\$4,458	\$4,208	\$4,749	\$4,635	\$4,824
Fixed income	3,126	3,173	3,179	3,162	3,074
Money market	870	947	838	788	807
Other	958	926	903	893	894
Total	\$9,412	\$9,254	\$9,669	\$9,478	\$9,599

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

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

**CONSUMER BANKING**

(Dollars in Millions, Unaudited)

Three Months Ended June 30, 2008				Retail Banking		Mortgage Banking	
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 2Q08 vs 2Q07	Percent Change 2Q08 vs 1Q08	Percent Change 2Q08 vs 2Q07	Percent Change 2Q08 vs 1Q08
Net interest income (taxable-equivalent basis)	\$887	\$58	\$945	(6.7) %	(2.4) %	** %	56.8 %
Noninterest income	463	87	550	(7.2)	2.9	19.2	(20.9)
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,350	145	1,495	(6.9)	(.7)	59.3	(1.4)
Noninterest expense	532	68	600	9.9	5.3	83.8	6.3
Net shared services	185	10	195	9.5	1.6	--	(9.1)
Other intangibles	15	--	15	(11.8)	--	--	--
Total noninterest expense	732	78	810	9.3	4.3	66.0	4.0
Income before provision and income taxes	618	67	685	(20.8)	(5.9)	52.3	(6.9)
Provision for credit losses	170	10	180	**	41.7	**	**
Income before income taxes	448	57	505	(36.6)	(16.6)	29.5	(20.8)
Income taxes and taxable-equivalent adjustment	163	21	184	(36.6)	(16.8)	31.3	(19.2)
Net income	\$285	\$36	\$321	(36.7) %	(16.4) %	28.6 %	(21.7) %

Six Months Ended June 30, 2008				Retail Percent Change	Mortgage Percent Change
	Retail Banking	Mortgage Banking	Total Consumer	2008 vs 2007	2008 vs 2007
Net interest income (taxable-equivalent basis)	\$1,796	\$95	\$1,891	(5.3) %	** %
Noninterest income	912	198	1,110	(4.0)	39.4
Securities gains (losses), net	--	--	--	**	**
Total net revenue	2,708	293	3,001	(4.8)	65.5
Noninterest expense	1,038	131	1,169	9.0	81.9
Net shared services	366	22	388	7.6	10.0
Other intangibles	30	--	30	(11.8)	--
Total noninterest expense	1,434	153	1,587	8.1	66.3
Income before provision and income taxes	1,274	140	1,414	(16.1)	64.7
Provision for credit losses	290	10	300	97.3	**
Income before income taxes	984	130	1,114	(28.3)	52.9
Income taxes and taxable-equivalent adjustment	359	47	406	(28.1)	51.6
Net income	\$625	\$83	\$708	(28.4) %	53.7 %

\*\* Not meaningful



**WEALTH MANAGEMENT & SECURITIES SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$110	\$118	\$130	\$120	\$117
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	325	312	321	308	316
Deposit service charges	1	1	1	1	1
Treasury management fees	3	3	3	2	2
Commercial products revenue	1	--	--	--	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	28	27	28	27	29
Securities gains (losses), net	--	--	--	--	--
Other	27	26	(82)	26	28
Total noninterest income	385	369	271	364	376
Total net revenue	495	487	401	484	493
<b>Noninterest Expense</b>					
Compensation and employee benefits	131	132	122	121	124
Net occupancy and equipment	15	15	15	14	14
Other intangibles	19	20	23	23	23
Net shared services	43	44	44	43	42
Other	52	44	57	45	48
Total noninterest expense	260	255	261	246	251
Income before provision and income taxes	235	232	140	238	242
<b>Provision for Credit Losses</b>	1	1	1	1	1
Income before income taxes	234	231	139	237	241
Income taxes and taxable-equivalent adjustment	85	84	51	86	88
Net income	\$149	\$147	\$88	\$151	\$153
<b>FINANCIAL RATIOS</b>					
Return on average assets	8.24 %	7.91 %	4.59 %	7.83 %	8.08 %
Return on average total equity	25.2	24.7	14.5	24.6	25.0
Net interest margin (taxable-equivalent basis)	8.91	9.28	9.89	9.05	9.05
Efficiency ratio	52.5	52.4	65.1	50.8	50.9

**WEALTH MANAGEMENT & SECURITIES SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,786	\$1,938	\$1,984	\$2,023	\$1,919
Commercial real estate	594	617	629	635	636
Residential mortgages	453	430	414	419	424
Retail	2,065	2,054	2,080	2,060	2,051
Total loans	4,898	5,039	5,107	5,137	5,030
<b>Other Earning Assets</b>					
Total earning assets	4,964	5,112	5,214	5,258	5,188
<b>Non-earning Assets</b>					
Goodwill	1,562	1,564	1,561	1,553	1,553
Other intangible assets	337	356	378	402	425
Other non-earning assets	406	443	460	437	431
Total non-earning assets	2,305	2,363	2,399	2,392	2,409
Total assets	7,269	7,475	7,613	7,650	7,597
<b>Deposits</b>					
Noninterest-bearing deposits	4,363	4,555	4,324	4,302	4,222
Interest checking	5,214	4,368	3,421	2,875	2,901
Savings products	5,219	5,492	6,152	5,454	5,202
Time deposits	4,114	3,776	3,970	3,402	3,606
Total deposits	18,910	18,191	17,867	16,033	15,931
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	5,058	4,564	4,337	4,244	3,758
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	241	253	279	272	249
Total liabilities	24,209	23,008	22,483	20,549	19,938
<b>Shareholders' Equity</b>	2,374	2,392	2,412	2,438	2,454
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.46 %	1.34 %	1.29 %	1.13 %	1.24 %
Total assets	.61	.43	.31	.21	.26
Total deposits	1.79	2.10	2.38	2.47	2.47
Total liabilities	1.50	1.77	2.01	2.05	2.05
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$--	\$--	\$(1)	\$--	\$--
Commercial real estate	--	--	--	--	1
Residential mortgages	--	--	--	--	--
Retail	1	1	2	1	--
Total loans	\$1	\$1	\$1	\$1	\$1
<b>Net Charge-off Ratios</b>					
Commercial	-- %	-- %	(.20) %	-- %	-- %
Commercial real estate	--	--	--	--	.63
Residential mortgages	--	--	--	--	--
Retail	.19	.20	.38	.19	--
Total loans	.08 %	.08 %	.08 %	.08 %	.08 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$10	\$12	\$7	\$8	\$7
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$10	\$12	\$7	\$8	\$7

**WEALTH MANAGEMENT & SECURITIES SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Wealth Management	\$104	\$90	\$97	\$92	\$104
FAF Advisors	52	50	50	50	49
Institutional trust & custody	32	33	33	30	31
Corporate trust	89	92	91	88	86
Fund services	46	47	50	48	46
Other	2	--	--	--	--
Total	\$325	\$312	\$321	\$308	\$316
<b>Total Revenue</b>					
Wealth Management	\$205	\$196	\$205	\$197	\$215
FAF Advisors	53	51	(56)	51	50
Institutional trust & custody	42	40	38	34	34
Corporate trust	138	141	151	142	136
Fund services	52	51	56	53	52
Other	5	8	7	7	6
Total	\$495	\$487	\$401	\$484	\$493
<b>Assets Under Management by Asset Category*</b>					
Equity	\$41,891	\$39,776	\$44,574	\$45,832	\$47,148
Fixed income	36,107	35,819	35,885	34,624	35,881
Money market	73,845	69,823	64,948	60,865	63,262
Other	6,290	6,522	6,536	5,555	5,856
Total	\$158,133	\$151,940	\$151,943	\$146,876	\$152,147

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

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$243	\$254	\$232	\$192	\$169
<b>Noninterest Income</b>					
Credit and debit card revenue	264	246	285	236	229
Corporate payment products revenue	174	164	166	166	159
ATM processing services	--	--	--	--	--
Merchant processing services	309	271	285	289	286
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	3	4	7	3	3
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	12	13	15	12	12
Total noninterest income	762	698	758	706	689
Total net revenue	1,005	952	990	898	858
<b>Noninterest Expense</b>					
Compensation and employee benefits	120	112	108	98	94
Net occupancy and equipment	18	18	18	17	17
Other intangibles	49	49	51	50	51
Net shared services	66	67	65	64	60
Other	147	129	145	138	137
Total noninterest expense	400	375	387	367	359
Income before provision and income taxes	605	577	603	531	499
<b>Provision for Credit Losses</b>	168	134	110	100	101
Income before income taxes	437	443	493	431	398
Income taxes and taxable-equivalent adjustment	159	161	179	157	145
Net income	\$278	\$282	\$314	\$274	\$253
<b>FINANCIAL RATIOS</b>					
Return on average assets	5.00 %	5.47 %	5.90 %	5.26 %	5.27 %
Return on average total equity	22.8	24.0	26.5	23.4	22.2
Net interest margin (taxable-equivalent basis)	5.66	6.20	5.65	4.98	4.68
Efficiency ratio	39.8	39.4	39.1	40.9	41.8

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$4,577	\$4,242	\$4,487	\$4,301	\$4,120
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	12,551	12,056	11,636	10,924	10,167
Total loans	17,128	16,298	16,123	15,225	14,287
<b>Other Earning Assets</b>					
Total earning assets	153	180	162	77	189
<b>Non-earning Assets</b>					
Goodwill	2,371	2,351	2,329	2,295	2,287
Other intangible assets	1,027	1,025	1,028	1,037	1,069
Other non-earning assets	1,692	868	1,477	2,038	1,424
Total non-earning assets	5,090	4,244	4,834	5,370	4,780
Total assets	22,371	20,722	21,119	20,672	19,256
<b>Deposits</b>					
Noninterest-bearing deposits	490	469	412	348	341
Interest checking	37	29	15	13	12
Savings products	19	20	21	21	21
Time deposits	1	2	5	5	3
Total deposits	547	520	453	387	377
<b>Other Interest-bearing Liabilities</b>					
	349	288	288	286	941
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,417	1,788	2,111	2,467	1,810
	3,313	2,596	2,852	3,140	3,128
<b>Shareholders' Equity</b>					
	4,906	4,730	4,696	4,637	4,566
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.66 %	6.25 %	5.70 %	5.26 %	4.99 %
Total assets	3.99	4.58	3.78	3.09	3.04
Total deposits	2.94	3.87	4.38	4.10	4.26
Total liabilities	(.97)	(1.39)	.42	.63	(.26)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$18	\$17	\$14	\$14	\$12
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	150	117	96	86	89
Total loans	\$168	\$134	\$110	\$100	\$101
<b>Net Charge-off Ratios</b>					
Commercial	1.58 %	1.61 %	1.24 %	1.29 %	1.17 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	4.81	3.90	3.27	3.12	3.51
Total loans	3.94 %	3.31 %	2.71 %	2.61 %	2.84 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$48	\$32	\$18	\$22	\$25
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$48	\$32	\$18	\$22	\$25

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$270	\$253	\$276	\$241	\$235
Corporate payment services	176	169	186	170	162
Merchant information systems	316	276	296	295	292
Total	\$762	\$698	\$758	\$706	\$689
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$11,126	\$10,146	\$11,152	\$10,434	\$10,358
Corporate payment services	10,103	9,181	8,942	9,249	8,710
Total	\$21,229	\$19,327	\$20,094	\$19,683	\$19,068
Merchant volume (acquiring)	\$66,940	\$64,853	\$62,382	\$63,882	\$62,853
# of merchant transactions	661,625,291	617,053,993	633,399,010	633,473,941	632,835,898
# of merchants	857,070	846,108	848,241	845,162	844,357

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$127	\$26	\$(74)	\$(73)	\$(58)
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	(4)	--	--
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	5	--	--	--	--
Commercial products revenue	(9)	(8)	--	(7)	(2)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(52)	(251)	3	7	2
Other	23	484	30	26	11
Total noninterest income	(34)	224	28	25	10
Total net revenue	93	250	(46)	(48)	(48)
<b>Noninterest Expense</b>					
Compensation and employee benefits	221	231	216	204	210
Net occupancy and equipment	26	28	31	33	30
Other intangibles	--	--	--	--	--
Net shared services	(428)	(425)	(436)	(422)	(408)
Other	282	310	507	372	269
Total noninterest expense	101	144	318	187	101
Income before provision and income taxes	(8)	106	(364)	(235)	(149)
<b>Provision for Credit Losses</b>	200	195	3	1	4
Income before income taxes	(208)	(89)	(367)	(236)	(153)
Income taxes and taxable-equivalent adjustment	(155)	(109)	(197)	(172)	(147)
Net income	\$(53)	\$20	\$(170)	\$(64)	\$(6)
<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) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,098	\$352	\$121	\$143	\$144
Commercial real estate	41	42	43	50	52
Residential mortgages	3	3	3	3	4
Retail	35	37	38	39	40
Total loans	1,177	434	205	235	240
<b>Other Earning Assets</b>	44,770	45,779	43,744	42,209	41,668
Total earning assets	45,947	46,213	43,949	42,444	41,908
<b>Non-earning Assets</b>					
Goodwill	--	--	6	--	--
Other intangible assets	--	2	8	(1)	--
Other non-earning assets	10,734	11,669	10,283	9,283	10,230
Total non-earning assets	10,734	11,671	10,297	9,282	10,230
Total assets	56,681	57,884	54,246	51,726	52,138
<b>Deposits</b>					
Noninterest-bearing deposits	353	259	125	142	52
Interest checking	3	3	3	3	4
Savings products	68	63	51	47	49
Time deposits	7,046	5,728	2,495	1,512	1,902
Total deposits	7,470	6,053	2,674	1,704	2,007
<b>Other Interest-bearing Liabilities</b>	60,089	59,425	58,431	60,404	59,424
<b>Other Noninterest-bearing Liabilities</b>	2,067	3,115	2,398	1,770	2,658
Total liabilities	69,626	68,593	63,503	63,878	64,089
<b>Shareholders' Equity</b>	1,312	1,372	1,412	1,212	1,478
<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	--	--	--	--	1
Residential mortgages	--	3	3	1	4
Retail	--	--	--	--	(1)
Total loans	\$--	\$3	\$3	\$1	\$4
<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	\$1	\$2	\$2	\$2	\$2
Other nonperforming assets	7	4	1	1	1
Total nonperforming assets	\$8	\$6	\$3	\$3	\$3



**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,908	\$1,830	\$1,763	\$1,685	\$1,650
<b>Noninterest Income</b>					
Credit and debit card revenue	266	248	285	237	230
Corporate payment products revenue	174	164	166	166	159
ATM processing services	93	84	84	84	82
Merchant processing services	309	271	281	289	286
Trust and investment management fees	350	335	344	331	342
Deposit service charges	278	257	277	276	277
Treasury management fees	137	124	117	118	126
Commercial products revenue	117	112	121	107	105
Mortgage banking revenue	81	105	48	76	68
Investment products fees and commissions	37	36	38	36	38
Securities gains (losses), net	(63)	(251)	4	7	3
Other	113	559	46	150	169
Total noninterest income	1,892	2,044	1,811	1,877	1,885
Total net revenue	3,800	3,874	3,574	3,562	3,535
<b>Noninterest Expense</b>					
Compensation and employee benefits	890	882	809	775	782
Net occupancy and equipment	190	190	188	189	184
Other intangibles	87	87	93	94	95
Net shared services	--	--	--	--	--
Other	668	637	878	718	609
Total noninterest expense	1,835	1,796	1,968	1,776	1,670
Income before provision and income taxes	1,965	2,078	1,606	1,786	1,865
<b>Provision for Credit Losses</b>	596	485	225	199	191
Income before income taxes	1,369	1,593	1,381	1,587	1,674
Income taxes and taxable-equivalent adjustment	419	503	439	491	518
Net income	\$950	\$1,090	\$942	\$1,096	\$1,156
Net income applicable to common equity	\$928	\$1,078	\$927	\$1,081	\$1,141
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.58 %	1.85 %	1.63 %	1.95 %	2.09 %
Return on average total equity	17.1	20.4	17.7	21.0	22.2
Return on average common equity	17.9	21.3	18.3	21.7	23.0
Net interest margin (taxable-equivalent basis)	3.61	3.55	3.51	3.44	3.44
Efficiency ratio	47.5	43.5	55.1	50.0	47.3
<b>Assets Under Management by Asset Category*</b>					
Equity	\$46,349	\$43,984	\$49,323	\$50,467	\$51,972
Fixed income	39,233	38,992	39,064	37,786	38,955
Money market	74,715	70,770	65,786	61,653	64,069
Other	7,248	7,448	7,439	6,448	6,750
Total	\$167,545	\$161,194	\$161,612	\$156,354	\$161,746

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

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$53,979	\$51,709	\$49,627	\$47,390	\$47,197
Commercial real estate	30,473	29,536	28,758	28,462	28,503
Residential mortgages	23,307	22,978	22,670	22,258	21,831
Retail	55,311	51,009	50,396	49,407	48,122
Total loans	163,070	155,232	151,451	147,517	145,653
<b>Other Earning Assets</b>	49,019	51,782	48,856	47,369	46,648
Total earning assets	212,089	207,014	200,307	194,886	192,301
<b>Non-earning Assets</b>					
Goodwill	7,738	7,664	7,645	7,597	7,589
Other intangible assets	3,125	2,923	3,063	3,218	3,269
Other non-earning assets	19,269	19,074	18,322	17,804	18,863
Total non-earning assets	30,132	29,661	29,030	28,619	29,721
Total assets	242,221	236,675	229,337	223,505	222,022
<b>Deposits</b>					
Noninterest-bearing deposits	27,851	27,119	26,869	26,947	27,977
Interest checking	32,479	30,303	27,458	26,052	25,858
Savings products	31,803	30,724	31,096	30,301	30,046
Time deposits	43,676	42,712	40,000	35,845	35,094
Total deposits	135,809	130,858	125,423	119,145	118,975
<b>Other Interest-bearing Liabilities</b>	75,897	75,712	74,445	75,607	74,179
<b>Other Noninterest-bearing Liabilities</b>	8,195	8,626	8,325	8,012	7,973
Total liabilities	219,901	215,196	208,193	202,764	201,127
<b>Shareholders' Equity</b>	22,320	21,479	21,144	20,741	20,895
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.81 %	6.32 %	6.81 %	6.90 %	6.83 %
Total assets	5.09	5.54	5.93	6.00	5.92
Total deposits	(1.36)	(1.86)	(2.29)	(2.31)	(2.24)
Total liabilities	(2.12)	(2.67)	(3.18)	(3.31)	(3.24)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$69	\$55	\$36	\$37	\$29
Commercial real estate	18	12	10	2	9
Residential mortgages	53	26	17	17	15
Retail	256	200	162	143	138
Total loans	\$396	\$293	\$225	\$199	\$191
<b>Net Charge-off Ratios</b>					
Commercial	.51 %	.43 %	.29 %	.31 %	.25 %
Commercial real estate	.24	.16	.14	.03	.13
Residential mortgages	.91	.46	.30	.30	.28
Retail	1.86	1.58	1.28	1.15	1.15
Total loans	.98 %	.76 %	.59 %	.54 %	.53 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$971	\$680	\$557	\$513	\$449
Other nonperforming assets	164	165	133	128	116
Total nonperforming assets	\$1,135	\$845	\$690	\$641	\$565