

# **Supplemental Business Line Schedules**

**4Q 2005**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$425	\$415	\$409	\$396	\$410
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	2	2	2	2
Deposit service charges	--	--	--	--	--
Treasury management fees	73	77	84	75	76
Commercial products revenue	90	87	85	79	90
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	(4)	--
Other	55	24	33	56	52
Total noninterest income	219	190	204	208	220
Total net revenue	644	605	613	604	630
<b>Noninterest Expense</b>					
Compensation and employee benefits	50	49	48	50	46
Net occupancy and equipment	8	8	8	8	9
Other intangibles	4	4	4	4	4
Net shared services	123	128	133	119	135
Other	22	14	17	18	22
Total noninterest expense	207	203	210	199	216
Income before provision and income taxes	437	402	403	405	414
<b>Provision for Credit Losses</b>	(7)	(4)	(16)	3	(8)
Income before income taxes	444	406	419	402	422
Income taxes and taxable-equivalent adjustment	162	148	152	146	154
Net income	\$282	\$258	\$267	\$256	\$268
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.19 %	2.02 %	2.12 %	2.11 %	2.19 %
Return on average equity	21.9	20.1	21.2	20.4	20.8
Net interest margin (taxable-equivalent basis)	3.68	3.64	3.69	3.68	3.80
Efficiency ratio	32.1	33.6	34.3	32.7	34.3

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$29,263	\$29,041	\$28,688	\$27,838	\$26,893
Commercial real estate	16,076	15,847	15,428	15,428	15,705
Residential mortgages	65	68	57	62	67
Retail	34	30	27	46	48
Total loans	45,438	44,986	44,200	43,374	42,713
<b>Other Earning Assets</b>					
Total earning assets	384	228	230	227	201
<b>Non-earning Assets</b>					
Goodwill	1,225	1,225	1,225	1,225	1,225
Other intangible assets	63	68	72	76	81
Other non-earnings assets	4,044	4,167	4,691	4,395	4,364
Total non-earning assets	5,332	5,460	5,988	5,696	5,670
Total assets	51,154	50,674	50,418	49,297	48,584
<b>Deposits</b>					
Noninterest-bearing deposits	12,355	12,181	12,287	11,930	12,133
Interest checking	2,731	2,838	3,181	3,601	3,222
Savings products	5,324	5,166	5,449	5,219	4,962
Time deposits	13,571	13,827	12,247	11,039	9,826
Total deposits	33,981	34,012	33,164	31,789	30,143
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	6,800	6,515	5,480	5,377	5,474
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	977	1,020	1,023	1,054	1,119
Total liabilities	41,758	41,547	39,667	38,220	36,736
<b>Shareholders' Equity</b>					
Total equity	5,107	5,101	5,042	5,091	5,136
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.00 %	2.07 %	2.20 %	2.18 %	2.34 %
Total assets	1.46	1.54	1.61	1.65	1.82
Total deposits	2.01	1.80	1.74	1.67	1.60
Total liabilities	1.82	1.65	1.63	1.58	1.51
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$(6)	\$(1)	\$(12)	\$(2)	\$(13)
Commercial real estate	(1)	(3)	(4)	5	5
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$(7)	\$(4)	\$(16)	\$3	\$(8)
<b>Net Charge-off Ratios</b>					
Commercial	(.08) %	(.01) %	(.17) %	(.03) %	(.19) %
Commercial real estate	(.02)	(.08)	(.10)	.13	.13
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	(.06) %	(.04) %	(.15) %	.03 %	(.07) %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$219	\$257	\$248	\$295	\$354
Other nonperforming assets	23	25	26	35	33
Total nonperforming assets	\$242	\$282	\$274	\$330	\$387

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$12,142	\$12,182	\$12,415	\$12,069	\$11,695
Commercial real estate division	13,737	13,584	12,781	12,535	12,535
Equipment finance	3,228	3,255	3,329	3,433	3,502
Specialized industries	4,495	4,325	4,058	4,085	3,999
National corporate	5,030	4,844	4,895	4,768	4,699
Asset based lending	1,309	1,333	1,303	1,198	1,128
Correspondent banking	1,232	1,235	1,265	1,210	1,127
Other	4,265	4,228	4,154	4,076	4,028
Total loans	\$45,438	\$44,986	\$44,200	\$43,374	\$42,713
Commercial	\$26,899	\$26,628	\$26,160	\$25,214	\$24,239
Lease financing	2,364	2,413	2,528	2,624	2,654
Total commercial	\$29,263	\$29,041	\$28,688	\$27,838	\$26,893
<b>Net Charge-off Ratios</b>					
Commercial	(.09) %	(.16) %	(.18) %	(.13) %	(.21) %
Lease financing	--	1.64	--	.93	--
Total commercial	(.08) %	(.01) %	(.17) %	(.03) %	(.19) %

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,027	\$1,020	\$998	\$960	\$966
<b>Noninterest Income</b>					
Credit and debit card revenue	1	1	1	1	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	14	15	15	14	14
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	237	245	233	209	211
Treasury management fees	29	30	31	30	32
Commercial products revenue	17	19	19	18	19
Mortgage banking revenue	110	112	111	103	97
Investment products fees and commissions	37	37	39	39	37
Securities gains (losses), net	--	--	--	--	--
Other	76	85	71	53	63
Total noninterest income	522	545	521	468	474
Total net revenue	1,549	1,565	1,519	1,428	1,440
<b>Noninterest Expense</b>					
Compensation and employee benefits	283	277	275	274	258
Net occupancy and equipment	98	96	96	96	100
Other intangibles	63	63	64	63	61
Net shared services	179	194	193	179	200
Other	122	119	110	96	122
Total noninterest expense	745	749	738	708	741
Income before provision and income taxes	804	816	781	720	699
<b>Provision for Credit Losses</b>	91	72	68	80	87
Income before income taxes	713	744	713	640	612
Income taxes and taxable-equivalent adjustment	259	271	259	233	223
Net income	\$454	\$473	\$454	\$407	\$389
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.14 %	2.28 %	2.31 %	2.18 %	2.07 %
Return on average equity	27.1	28.4	28.2	25.7	24.2
Net interest margin (taxable-equivalent basis)	5.22	5.32	5.50	5.58	5.60
Efficiency ratio	48.1	47.9	48.6	49.6	51.5

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$8,942	\$8,842	\$8,594	\$8,218	\$8,123
Commercial real estate	11,768	11,641	11,436	11,344	11,201
Residential mortgages	19,826	18,263	16,741	15,387	14,598
Retail	34,874	34,699	33,697	33,129	32,556
Total loans	75,410	73,445	70,468	68,078	66,478
<b>Other Earning Assets</b>					
Total earning assets	78,039	76,129	72,838	69,795	68,647
<b>Non-earning Assets</b>					
Goodwill	2,243	2,243	2,243	2,243	2,243
Other intangible assets	1,274	1,194	1,169	1,116	1,104
Other non-earnings assets	2,799	2,833	2,721	2,621	2,879
Total non-earning assets	6,316	6,270	6,133	5,980	6,226
Total assets	84,355	82,399	78,971	75,775	74,873
<b>Deposits</b>					
Noninterest-bearing deposits	13,453	13,419	13,123	12,920	14,199
Interest checking	17,517	17,326	17,366	16,991	16,006
Savings products	23,104	23,849	24,602	25,494	26,358
Time deposits	17,939	17,547	17,050	16,486	15,999
Total deposits	72,013	72,141	72,141	71,891	72,562
<b>Other Interest-bearing Liabilities</b>					
	1,370	1,155	1,097	1,062	1,004
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	75,532	75,392	75,249	75,011	75,501
<b>Shareholders' Equity</b>					
	6,635	6,615	6,455	6,415	6,405
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.30 %	2.41 %	2.53 %	2.60 %	2.70 %
Total assets	1.93	2.04	2.15	2.23	2.31
Total deposits	3.07	2.95	2.88	2.75	2.60
Total liabilities	2.98	2.87	2.80	2.67	2.53
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$10	\$15	\$15	\$20	\$21
Commercial real estate	(1)	4	2	1	4
Residential mortgages	10	8	7	9	7
Retail	72	45	44	50	55
Total loans	\$91	\$72	\$68	\$80	\$87
<b>Net Charge-off Ratios</b>					
Commercial	.44 %	.67 %	.70 %	.99 %	1.03 %
Commercial real estate	(.03)	.14	.07	.04	.14
Residential mortgages	.20	.17	.17	.24	.19
Retail	.82	.51	.52	.61	.67
Total loans	.48 %	.39 %	.39 %	.48 %	.52 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$264	\$252	\$258	\$257	\$278
Other nonperforming assets	77	72	70	69	75
Total nonperforming assets	\$341	\$324	\$328	\$326	\$353

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$7,403	\$7,468	\$7,313	\$7,198	\$7,087
Home equity and second mortgages	13,486	13,548	13,583	13,430	13,282
Other retail	13,985	13,683	12,801	12,501	12,187
Total retail	\$34,874	\$34,699	\$33,697	\$33,129	\$32,556
Home equity first lien*	\$5,732	\$5,564	\$5,603	\$5,388	\$5,425
Home equity loans	3,270	3,147	3,157	3,074	3,133
Home equity lines	10,216	10,401	10,426	10,356	10,149
Total home equity	\$19,218	\$19,112	\$19,186	\$18,818	\$18,707
<b>Net Charge-off Ratios</b>					
Retail leasing	.43 %	.27 %	.27 %	.45 %	.51 %
Home equity and second mortgages	.59	.38	.47	.51	.54
Other retail	1.25	.78	.72	.81	.91
Total retail	.82 %	.51 %	.52 %	.61 %	.67 %
# of traditional branches	1,941	1,939	1,933	1,930	1,928
# of instore branches	478	457	450	447	442
Total # of branches	2,419	2,396	2,383	2,377	2,370
# of U.S. Bank ATMs	5,003	4,986	4,877	4,654	4,620
Debit card transaction volume	\$6,661	\$6,164	\$5,991	\$5,453	\$5,548
Mortgage production volume	\$6,052	\$6,831	\$5,618	\$4,505	\$4,409
Mortgages serviced for others	\$69,006	\$67,166	\$65,443	\$63,252	\$63,163
Investment sales volume	\$678	\$686	\$750	\$756	\$702
SBA loan production volume	\$164	\$119	\$137	\$87	\$119
BEFG lease production volume	\$364	\$338	\$354	\$298	\$336
Student loan production volume	\$241	\$486	\$149	\$464	\$264
Indirect loan/lease production volume	1,370	2,239	2,147	1,745	1,515
Finance company production volume	1,056	1,252	1,457	1,348	1,102
Direct branch loan/line production volume	3,059	2,353	2,780	2,482	2,676
Total retail credit production volume	\$5,726	\$6,330	\$6,533	\$6,039	\$5,557

\* 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 December 31, 2005	Retail Banking	Mortgage Banking	Total Consumer	Retail Banking		Mortgage Banking	
				Percent Change 4Q05 vs 4Q04	Percent Change 4Q05 vs 3Q05	Percent Change 4Q05 vs 4Q04	Percent Change 4Q05 vs 3Q05
Net interest income (taxable-equivalent basis)	\$996	\$31	\$1,027	7.2 %	1.2 %	(16.2) %	(13.9) %
Noninterest income	412	110	522	9.3	(5.1)	13.4	(.9)
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,408	141	1,549	7.8	(.7)	5.2	(4.1)
Noninterest expense	470	33	503	5.1	2.4	--	--
Net shared services	169	10	179	(11.1)	(8.2)	--	--
Other intangibles	14	49	63	(6.7)	--	6.5	--
Total noninterest expense	653	92	745	.2	(.6)	3.4	--
Income before provision and income taxes	755	49	804	15.4	(.8)	8.9	(10.9)
Provision for credit losses	91	--	91	4.6	26.4	--	--
Income before income taxes	664	49	713	17.1	(3.6)	8.9	(10.9)
Income taxes and taxable-equivalent adjustment	241	18	259	16.4	(4.0)	12.5	(10.0)
Net income	\$423	\$31	\$454	17.5 %	(3.4) %	6.9 %	(11.4) %

Year Ended December 31, 2005	Retail Banking	Mortgage Banking	Total Consumer	Retail	Mortgage
				Percent Change 2005 vs 2004	Percent Change 2005 vs 2004
Net interest income (taxable-equivalent basis)	\$3,876	\$129	\$4,005	10.1 %	(14.6) %
Noninterest income	1,623	433	2,056	8.6	8.5
Securities gains (losses), net	--	--	--	--	--
Total net revenue	5,499	562	6,061	9.6	2.2
Noninterest expense	1,813	129	1,942	3.3	.8
Net shared services	705	40	745	--	5.3
Other intangibles	57	196	253	(9.5)	5.9
Total noninterest expense	2,575	365	2,940	2.1	4.0
Income before provision and income taxes	2,924	197	3,121	17.3	(1.0)
Provision for credit losses	311	--	311	(17.3)	--
Income before income taxes	2,613	197	2,810	23.4	(1.0)
Income taxes and taxable-equivalent adjustment	950	72	1,022	23.2	--
Net income	\$1,663	\$125	\$1,788	23.6 %	(1.6) %



**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$123	\$116	\$111	\$104	\$101
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	256	248	250	244	238
Deposit service charges	1	1	1	1	1
Treasury management fees	2	2	2	2	2
Commercial products revenue	1	1	--	--	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	8	8	6	6	6
Total noninterest income	268	260	259	253	247
Total net revenue	391	376	370	357	348
<b>Noninterest Expense</b>					
Compensation and employee benefits	78	77	81	84	71
Net occupancy and equipment	12	12	12	12	13
Other intangibles	15	15	15	15	16
Net shared services	39	43	45	39	46
Other	36	36	31	31	44
Total noninterest expense	180	183	184	181	190
Income before provision and income taxes	211	193	186	176	158
<b>Provision for Credit Losses</b>	3	--	2	--	--
Income before income taxes	208	193	184	176	158
Income taxes and taxable-equivalent adjustment	76	70	67	64	57
Net income	\$132	\$123	\$117	\$112	\$101
<b>FINANCIAL RATIOS</b>					
Return on average assets	7.67 %	7.30 %	7.00 %	6.82 %	5.91 %
Return on average equity	24.7	23.1	22.2	21.3	19.6
Net interest margin (taxable-equivalent basis)	9.62	9.28	8.98	8.63	8.07
Efficiency ratio	46.0	48.7	49.7	50.7	54.6

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,596	\$1,596	\$1,598	\$1,586	\$1,658
Commercial real estate	646	618	630	634	634
Residential mortgages	423	405	394	368	370
Retail	2,392	2,327	2,327	2,289	2,309
Total loans	5,057	4,946	4,949	4,877	4,971
<b>Other Earning Assets</b>					
Total earning assets	5,072	4,957	4,960	4,888	4,980
<b>Non-earning Assets</b>					
Goodwill	854	843	843	843	845
Other intangible assets	292	301	316	331	346
Other non-earnings assets	606	582	582	600	631
Total non-earning assets	1,752	1,726	1,741	1,774	1,822
Total assets	6,824	6,683	6,701	6,662	6,802
<b>Deposits</b>					
Noninterest-bearing deposits	3,827	3,654	3,544	3,371	3,644
Interest checking	2,223	2,343	2,471	2,545	2,390
Savings products	5,890	5,466	5,367	5,490	5,383
Time deposits	2,159	1,676	1,106	970	753
Total deposits	14,099	13,139	12,488	12,376	12,170
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	3,077	3,039	2,906	2,174	1,183
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	164	167	152	144	152
<b>Shareholders' Equity</b>					
Total liabilities	2,123	2,111	2,114	2,133	2,053
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.64 %	1.84 %	1.86 %	1.91 %	1.84 %
Total assets	.70	.89	.96	.97	.99
Total deposits	2.67	2.57	2.51	2.33	2.22
Total liabilities	2.22	2.11	2.09	2.01	2.03
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$2	\$ --	\$ --	\$ --	\$ --
Commercial real estate	--	--	--	--	1
Residential mortgages	--	--	--	--	--
Retail	1	--	2	--	(1)
Total loans	\$3	\$ --	\$2	\$ --	\$ --
<b>Net Charge-off Ratios</b>					
Commercial	.50 %	-- %	-- %	-- %	-- %
Commercial real estate	--	--	--	--	.63
Residential mortgages	--	--	--	--	--
Retail	.17	--	.34	--	(.17)
Total loans	.24 %	-- %	.16 %	-- %	-- %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$6	\$2	\$3	\$6	\$6
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$6	\$2	\$3	\$6	\$6

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Private client	\$73	\$69	\$79	\$69	\$68
Asset management	71	69	68	69	66
Institutional trust	27	24	24	25	25
Corporate trust	53	52	49	51	51
Fund services	32	34	30	30	28
Other	--	--	--	--	--
Total	\$256	\$248	\$250	\$244	\$238
<b>Total revenue</b>					
Private client	\$149	\$142	\$151	\$137	\$134
Asset management	73	71	69	71	68
Institutional trust	29	26	26	27	26
Corporate trust	101	96	88	86	83
Fund services	36	38	34	34	32
Other	3	3	2	2	5
Total	\$391	\$376	\$370	\$357	\$348
<b>Assets Under Management by Asset Category*</b>					
Equity	\$42,671	\$41,876	\$40,799	\$41,347	\$40,706
Fixed income	47,724	48,858	49,349	46,627	47,608
Money market	35,011	34,013	32,406	32,265	34,853
Other	5,529	5,457	5,341	5,226	4,544
Total	\$130,935	\$130,204	\$127,895	\$125,465	\$127,711

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

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$156	\$148	\$130	\$141	\$143
<b>Noninterest Income</b>					
Credit and debit card revenue	195	185	177	154	185
Corporate payment products revenue	126	135	120	107	101
ATM processing services	47	49	42	33	29
Merchant processing services	194	200	198	178	181
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	3	3	3	3	3
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	8	7	7	11	6
Total noninterest income	573	579	547	486	505
Total net revenue	729	727	677	627	648
<b>Noninterest Expense</b>					
Compensation and employee benefits	77	79	75	68	65
Net occupancy and equipment	17	16	15	13	13
Other intangibles	47	45	43	41	47
Net shared services	72	74	72	64	70
Other	138	105	97	92	83
Total noninterest expense	351	319	302	278	278
Income before provision and income taxes	378	408	375	349	370
<b>Provision for Credit Losses</b>	117	88	92	89	86
Income before income taxes	261	320	283	260	284
Income taxes and taxable-equivalent adjustment	95	116	103	95	103
Net income	\$166	\$204	\$180	\$165	\$181
<b>FINANCIAL RATIOS</b>					
Return on average assets	4.16 %	5.21 %	4.75 %	4.62 %	4.98 %
Return on average equity	18.0	22.1	20.1	19.5	21.6
Net interest margin (taxable-equivalent basis)	5.18	5.04	4.57	5.16	5.13
Efficiency ratio	48.1	43.9	44.6	44.3	42.9

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$3,813	\$3,606	\$3,466	\$3,210	\$3,289
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	8,075	7,993	7,878	7,813	7,774
Total loans	11,888	11,599	11,344	11,023	11,063
<b>Other Earning Assets</b>					
Total earning assets	65	61	68	65	20
<b>Non-earning Assets</b>					
Goodwill	2,087	2,061	2,030	1,942	1,916
Other intangible assets	957	1,002	972	907	834
Other non-earnings assets	852	808	800	562	629
Total non-earning assets	3,896	3,871	3,802	3,411	3,379
Total assets	15,849	15,531	15,214	14,499	14,462
<b>Deposits</b>					
Noninterest-bearing deposits	246	163	134	141	120
Interest checking	--	--	--	--	--
Savings products	18	17	15	14	13
Time deposits	3	7	1	--	--
Total deposits	267	187	150	155	133
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	1,237	679	411	337	380
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	826	828	900	627	708
<b>Shareholders' Equity</b>					
Total liabilities	3,656	3,666	3,592	3,432	3,336
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.58 %	5.65 %	4.92 %	5.41 %	5.28 %
Total assets	3.75	3.83	3.35	3.89	3.88
Total deposits	4.46	4.24	2.67	2.62	2.99
Total liabilities	(1.87)	(4.92)	(4.12)	(5.80)	(5.21)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$7	\$10	\$13	\$10	\$12
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	110	78	79	79	74
Total loans	\$117	\$88	\$92	\$89	\$86
<b>Net Charge-off Ratios</b>					
Commercial	.73 %	1.10 %	1.50 %	1.26 %	1.45 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	5.40	3.87	4.02	4.10	3.79
Total loans	3.90 %	3.01 %	3.25 %	3.27 %	3.09 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$2	\$3	\$3	\$3	\$1
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$2	\$3	\$3	\$3	\$1

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$198	\$189	\$181	\$158	\$188
Corporate payment services	129	137	122	108	103
Merchant information systems	198	204	201	182	185
Transaction services	48	49	43	38	29
Total	\$573	\$579	\$547	\$486	\$505
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$9,207	\$8,917	\$8,801	\$7,953	\$8,754
Corporate payment services	7,102	7,626	6,870	6,155	5,871
Total	\$16,309	\$16,543	\$15,671	\$14,108	\$14,625
Merchant volume (acquiring)	\$43,640	\$44,600	\$43,231	\$39,477	\$39,891
# of merchant transactions	490,003,498	490,168,753	474,218,626	428,339,078	434,410,986
# of merchants	712,371	719,356	712,814	695,162	671,645
# of ATMs driven	37,471	37,407	38,351	14,490	14,300
# of Merchant ATMs	2,561	2,497	2,509	2,183	2,169

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$54	\$92	\$113	\$150	\$180
<b>Noninterest Income</b>					
Credit and debit card revenue	1	(1)	(1)	(1)	(1)
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	(10)	(7)	(7)	(4)	(4)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(49)	1	1	(55)	(21)
Other	23	10	18	28	16
Total noninterest income	(36)	2	10	(33)	(11)
Total net revenue	18	94	123	117	169
<b>Noninterest Expense</b>					
Compensation and employee benefits	214	227	241	207	237
Net occupancy and equipment	31	30	28	25	28
Other intangibles	(48)	(2)	55	(52)	33
Net shared services	(413)	(439)	(443)	(401)	(451)
Other	197	203	280	186	307
Total noninterest expense	(19)	19	161	(35)	154
Income before provision and income taxes	37	75	(38)	152	15
<b>Provision for Credit Losses</b>	1	(11)	(2)	--	(101)
Income before income taxes	36	86	(36)	152	116
Income taxes and taxable-equivalent adjustment	(73)	(10)	(139)	21	(1)
Net income	\$109	\$96	\$103	\$131	\$117
<b>FINANCIAL RATIOS</b>					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average equity	nm	nm	nm	nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$150	\$166	\$171	\$145	\$240
Commercial real estate	73	87	88	98	106
Residential mortgages	5	5	6	10	9
Retail	48	49	49	49	59
Total loans	276	307	314	302	414
<b>Other Earning Assets</b>					
Total earning assets	41,933	42,185	42,776	43,620	42,886
<b>Non-earning Assets</b>					
Goodwill	--	--	--	(1)	--
Other intangible assets	1	2	3	12	6
Other non-earnings assets	7,828	7,886	7,421	6,769	6,633
Total non-earning assets	7,829	7,888	7,424	6,780	6,639
Total assets	50,038	50,380	50,514	50,702	49,939
<b>Deposits</b>					
Noninterest-bearing deposits	17	17	60	55	(255)
Interest checking	2	1	6	9	12
Savings products	22	19	16	15	15
Time deposits	1,930	1,468	3,207	3,133	1,664
Total deposits	1,971	1,505	3,289	3,212	1,436
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	46,583	46,493	44,092	42,096	43,659
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,629	2,585	2,694	2,780	2,782
<b>Shareholders' Equity</b>					
Total liabilities	2,556	2,613	2,617	2,732	2,890
<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	\$9	\$(1)	\$(1)	\$(1)	\$(2)
Commercial real estate	1	(1)	--	--	--
Residential mortgages	--	1	1	--	1
Retail	(1)	1	(2)	1	(1)
Total loans	\$9	\$ --	\$(2)	\$ --	\$(2)
<b>Net Charge-off Ratios</b>					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$1	\$2	\$2	\$ --	\$1
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$1	\$2	\$2	\$ --	\$1



**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,785	\$1,791	\$1,761	\$1,751	\$1,800
<b>Noninterest Income</b>					
Credit and debit card revenue	197	185	177	154	184
Corporate payment products revenue	126	135	120	107	101
ATM processing services	61	64	57	47	43
Merchant processing services	194	200	198	178	181
Trust and investment management fees	258	251	253	247	241
Deposit service charges	238	246	234	210	212
Treasury management fees	104	109	117	107	110
Commercial products revenue	101	103	100	96	108
Mortgage banking revenue	109	111	110	102	96
Investment products fees and commissions	37	37	39	39	37
Securities gains (losses), net	(49)	1	1	(59)	(21)
Other	170	134	135	154	143
Total noninterest income	1,546	1,576	1,541	1,382	1,435
Total net revenue	3,331	3,367	3,302	3,133	3,235
<b>Noninterest Expense</b>					
Compensation and employee benefits	702	709	720	683	677
Net occupancy and equipment	166	162	159	154	163
Other intangibles	81	125	181	71	161
Net shared services	--	--	--	--	--
Other	515	477	535	423	578
Total noninterest expense	1,464	1,473	1,595	1,331	1,579
Income before provision and income taxes	1,867	1,894	1,707	1,802	1,656
<b>Provision for Credit Losses</b>	205	145	144	172	64
Income before income taxes	1,662	1,749	1,563	1,630	1,592
Income taxes and taxable-equivalent adjustment	519	595	442	559	536
Net income	\$1,143	\$1,154	\$1,121	\$1,071	\$1,056
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.18 %	2.23 %	2.23 %	2.21 %	2.16 %
Return on average equity	22.6	22.8	22.7	21.9	21.2
Net interest margin (taxable-equivalent basis)	3.88	3.95	3.99	4.08	4.20
Efficiency ratio	43.3	43.8	48.3	41.7	48.5

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$43,764	\$43,251	\$42,517	\$40,997	\$40,203
Commercial real estate	28,563	28,193	27,582	27,504	27,646
Residential mortgages	20,319	18,741	17,198	15,827	15,044
Retail	45,423	45,098	43,978	43,326	42,746
Total loans	138,069	135,283	131,275	127,654	125,639
<b>Other Earning Assets</b>					
Total earning assets	45,026	45,169	45,455	45,640	45,285
<b>Non-earning Assets</b>					
Goodwill	6,409	6,372	6,341	6,252	6,229
Other intangible assets	2,587	2,567	2,532	2,442	2,371
Other non-earnings assets	16,129	16,276	16,215	14,947	15,136
Total non-earning assets	25,125	25,215	25,088	23,641	23,736
Total assets	208,220	205,667	201,818	196,935	194,660
<b>Deposits</b>					
Noninterest-bearing deposits	29,898	29,434	29,148	28,417	29,841
Interest checking	22,473	22,508	23,024	23,146	21,630
Savings products	34,358	34,517	35,449	36,232	36,731
Time deposits	35,602	34,525	33,611	31,628	28,242
Total deposits	122,331	120,984	121,232	119,423	116,444
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	59,067	57,881	53,986	51,046	51,700
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	6,745	6,696	6,780	6,663	6,696
<b>Shareholders' Equity</b>					
Total	20,077	20,106	19,820	19,803	19,820
<b>NET INTEREST SPREADS</b>					
Total earning assets	6.18 %	6.01 %	5.83 %	5.69 %	5.59 %
Total assets	5.42	5.26	5.11	5.03	4.90
Total deposits	(1.54)	(1.35)	(1.18)	(1.05)	(.86)
Total liabilities	(2.23)	(2.00)	(1.79)	(1.58)	(1.36)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$22	\$23	\$15	\$27	\$18
Commercial real estate	(1)	--	(2)	6	10
Residential mortgages	10	9	8	9	8
Retail	182	124	123	130	127
Total loans	\$213	\$156	\$144	\$172	\$163
<b>Net Charge-off Ratios</b>					
Commercial	.20 %	.21 %	.14 %	.27 %	.18 %
Commercial real estate	(.01)	--	(.03)	.09	.14
Residential mortgages	.20	.19	.19	.23	.21
Retail	1.59	1.09	1.12	1.22	1.18
Total loans	.61 %	.46 %	.44 %	.55 %	.52 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$492	\$516	\$514	\$561	\$640
Other nonperforming assets	100	97	96	104	108
Total nonperforming assets	\$592	\$613	\$610	\$665	\$748