

# **Supplemental Business Line Schedules**

**1Q 2006**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$415	\$424	\$413	\$408	\$392
<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	1	2	2	2
Deposit service charges	--	--	--	--	--
Treasury management fees	75	73	77	84	75
Commercial products revenue	85	90	87	85	79
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	(4)
Other	47	55	24	33	56
Total noninterest income	209	219	190	204	208
Total net revenue	624	643	603	612	600
<b>Noninterest Expense</b>					
Compensation and employee benefits	51	50	49	47	50
Net occupancy and equipment	8	8	8	8	8
Other intangibles	4	4	4	4	4
Net shared services	123	123	128	133	119
Other	13	22	14	17	18
Total noninterest expense	199	207	203	209	199
Income before provision and income taxes	425	436	400	403	401
<b>Provision for Credit Losses</b>	(14)	(7)	(4)	(16)	3
Income before income taxes	439	443	404	419	398
Income taxes and taxable-equivalent adjustment	160	161	147	152	145
Net income	\$279	\$282	\$257	\$267	\$253
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.19 %	2.19 %	2.01 %	2.12 %	2.08 %
Return on average common equity	23.0	22.2	20.6	22.0	21.3
Net interest margin (taxable-equivalent basis)	3.64	3.67	3.62	3.68	3.65
Efficiency ratio	31.9	32.2	33.7	34.2	32.9

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$29,568	\$29,259	\$29,046	\$28,692	\$27,844
Commercial real estate	16,016	16,080	15,853	15,435	15,435
Residential mortgages	63	65	68	57	62
Retail	43	34	30	27	46
Total loans	45,690	45,438	44,997	44,211	43,387
<b>Other Earning Assets</b>					
Total earning assets	46,217	45,822	45,225	44,441	43,614
<b>Non-earning Assets</b>					
Goodwill	1,225	1,225	1,225	1,225	1,225
Other intangible assets	59	63	68	72	76
Other non-earning assets	4,208	4,044	4,167	4,689	4,394
Total non-earning assets	5,492	5,332	5,460	5,986	5,695
Total assets	51,709	51,154	50,685	50,427	49,309
<b>Deposits</b>					
Noninterest-bearing deposits	11,983	12,368	12,192	12,296	11,937
Interest checking	3,106	2,732	2,839	3,182	3,602
Savings products	5,276	5,328	5,169	5,453	5,223
Time deposits	12,002	13,583	13,848	12,262	11,046
Total deposits	32,367	34,011	34,048	33,193	31,808
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	39,631	41,788	41,583	39,696	38,239
<b>Shareholders' Equity</b>					
	4,922	5,032	4,941	4,873	4,815
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.97 %	2.00 %	2.07 %	2.19 %	2.18 %
Total assets	1.39	1.46	1.53	1.61	1.64
Total deposits	2.21	2.01	1.79	1.74	1.67
Total liabilities	2.02	1.82	1.65	1.63	1.58
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$(14)	\$(6)	\$(1)	\$(12)	\$(2)
Commercial real estate	--	(1)	(3)	(4)	5
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$(14)	\$(7)	\$(4)	\$(16)	\$3
<b>Net Charge-off Ratios</b>					
Commercial	(.19) %	(.08) %	(.01) %	(.17) %	(.03) %
Commercial real estate	--	(.02)	(.08)	(.10)	.13
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	(.12) %	(.06) %	(.04) %	(.15) %	.03 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$212	\$219	\$257	\$248	\$295
Other nonperforming assets	22	23	25	26	35
Total nonperforming assets	\$234	\$242	\$282	\$274	\$330

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$12,733	\$12,437	\$12,437	\$12,603	\$12,270
Commercial real estate division	13,772	13,719	13,566	12,762	12,516
Equipment finance	3,268	3,228	3,256	3,329	3,434
Specialized industries	4,241	4,488	4,325	4,058	4,085
National corporate	4,940	4,736	4,598	4,719	4,580
Asset based lending	1,248	1,309	1,333	1,303	1,198
Correspondent banking	1,219	1,232	1,235	1,265	1,210
Other	4,269	4,289	4,247	4,172	4,094
Total loans	\$45,690	\$45,438	\$44,997	\$44,211	\$43,387
Commercial	\$27,181	\$26,895	\$26,633	\$26,164	\$25,220
Lease financing	2,387	2,364	2,413	2,528	2,624
Total commercial	\$29,568	\$29,259	\$29,046	\$28,692	\$27,844
<b>Net Charge-off Ratios</b>					
Commercial	(.19) %	(.09) %	(.16) %	(.18) %	(.13) %
Lease financing	(.17)	--	1.64	--	.93
Total commercial	(.19) %	(.08) %	(.01) %	(.17) %	(.03) %

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,012	\$1,033	\$1,026	\$1,007	\$971
<b>Noninterest Income</b>					
Credit and debit card revenue	1	1	1	1	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	13	14	15	15	14
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	231	237	245	233	209
Treasury management fees	30	29	30	31	30
Commercial products revenue	20	17	19	19	18
Mortgage banking revenue	25	110	112	111	103
Investment products fees and commissions	38	37	37	39	39
Securities gains (losses), net	--	--	--	--	--
Other	83	76	85	71	53
Total noninterest income	442	522	545	521	468
Total net revenue	1,454	1,555	1,571	1,528	1,439
<b>Noninterest Expense</b>					
Compensation and employee benefits	282	282	276	275	274
Net occupancy and equipment	96	98	96	96	96
Other intangibles	13	63	63	64	63
Net shared services	191	179	195	193	179
Other	98	122	119	110	96
Total noninterest expense	680	744	749	738	708
Income before provision and income taxes	774	811	822	790	731
<b>Provision for Credit Losses</b>	69	91	72	68	80
Income before income taxes	705	720	750	722	651
Income taxes and taxable-equivalent adjustment	257	262	273	263	237
Net income	\$448	\$458	\$477	\$459	\$414
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.15 %	2.15 %	2.30 %	2.33 %	2.22 %
Return on average common equity	26.6	25.2	26.9	26.9	24.6
Net interest margin (taxable-equivalent basis)	5.24	5.25	5.35	5.54	5.64
Efficiency ratio	46.8	47.8	47.7	48.3	49.2

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$9,065	\$8,946	\$8,838	\$8,590	\$8,213
Commercial real estate	11,870	11,762	11,634	11,429	11,336
Residential mortgages	20,476	19,828	18,264	16,742	15,389
Retail	35,038	34,887	34,711	33,711	33,142
Total loans	76,449	75,423	73,447	70,472	68,080
<b>Other Earning Assets</b>					
Total earning assets	1,819	2,629	2,684	2,370	1,717
<b>Non-earning Assets</b>					
Goodwill	2,243	2,243	2,243	2,243	2,243
Other intangible assets	1,329	1,274	1,194	1,169	1,116
Other non-earning assets	2,735	2,799	2,833	2,721	2,620
Total non-earning assets	6,307	6,316	6,270	6,133	5,979
Total assets	84,575	84,368	82,401	78,975	75,776
<b>Deposits</b>					
Noninterest-bearing deposits	12,885	13,442	13,410	13,116	12,915
Interest checking	17,666	17,544	17,355	17,396	17,019
Savings products	22,382	23,112	23,858	24,609	25,501
Time deposits	18,217	17,932	17,530	17,039	16,482
Total deposits	71,150	72,030	72,153	72,160	71,917
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	1,524	1,370	1,155	1,097	1,062
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,226	2,149	2,096	2,011	2,058
<b>Shareholders' Equity</b>					
Total equity	6,819	7,199	7,041	6,843	6,827
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.24 %	2.30 %	2.42 %	2.53 %	2.60 %
Total assets	1.87	1.93	2.05	2.15	2.23
Total deposits	3.20	3.07	2.96	2.90	2.78
Total liabilities	3.10	2.97	2.88	2.82	2.70
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$16	\$10	\$15	\$15	\$20
Commercial real estate	2	(1)	4	2	1
Residential mortgages	7	10	8	7	9
Retail	44	72	45	44	50
Total loans	\$69	\$91	\$72	\$68	\$80
<b>Net Charge-off Ratios</b>					
Commercial	.72 %	.44 %	.67 %	.70 %	.99 %
Commercial real estate	.07	(.03)	.14	.07	.04
Residential mortgages	.14	.20	.17	.17	.24
Retail	.51	.82	.51	.52	.61
Total loans	.37 %	.48 %	.39 %	.39 %	.48 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$241	\$264	\$252	\$258	\$257
Other nonperforming assets	76	77	72	70	69
Total nonperforming assets	\$317	\$341	\$324	\$328	\$326

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$7,250	\$7,403	\$7,468	\$7,313	\$7,198
Home equity and second mortgages	13,485	13,497	13,559	13,595	13,442
Other retail	14,303	13,987	13,684	12,803	12,502
Total retail	\$35,038	\$34,887	\$34,711	\$33,711	\$33,142
Home equity first lien*	\$5,836	\$5,734	\$5,565	\$5,604	\$5,390
Home equity loans	3,429	3,272	3,149	3,160	3,076
Home equity lines	10,056	10,225	10,410	10,435	10,366
Total home equity	\$19,321	\$19,231	\$19,124	\$19,199	\$18,832
<b>Net Charge-off Ratios</b>					
Retail leasing	.22 %	.43 %	.27 %	.27 %	.45 %
Home equity and second mortgages	.36	.59	.38	.47	.51
Other retail	.79	1.25	.78	.72	.81
Total retail	.51 %	.82 %	.51 %	.52 %	.61 %
# of traditional branches	1,943	1,941	1,939	1,933	1,930
# of instore branches	487	478	457	450	447
Total # of branches	2,430	2,419	2,396	2,383	2,377
# of U.S. Bank ATMs	4,941	5,003	4,986	4,877	4,654
Debit card transaction volume	\$6,615	\$6,661	\$6,164	\$5,991	\$5,453
Mortgage production volume	\$4,424	\$6,052	\$6,831	\$5,618	\$4,505
Mortgages serviced for others	\$74,009	\$69,006	\$67,166	\$65,443	\$63,252
Investment sales volume	\$677	\$678	\$686	\$750	\$756
SBA loan production volume	\$102	\$164	\$119	\$137	\$87
BEFG lease production volume	\$371	\$364	\$338	\$354	\$298
Student loan production volume	\$528	\$241	\$486	\$149	\$464
Indirect loan/lease production volume	1,729	1,370	2,239	2,147	1,745
Finance company production volume	1,171	1,056	1,252	1,457	1,348
Direct branch loan/line production volume	2,250	3,059	2,353	2,780	2,482
Total retail credit production volume	\$5,678	\$5,726	\$6,330	\$6,533	\$6,039

\* 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 March 31, 2006				Retail Banking		Mortgage Banking	
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 1Q06 vs 1Q05	Percent Change 1Q06 vs 4Q05	Percent Change 1Q06 vs 1Q05	Percent Change 1Q06 vs 4Q05
Net interest income (taxable-equivalent basis)	\$990	\$22	\$1,012	5.1 %	(1.2) %	(24.1) %	(29.0) %
Noninterest income	389	53	442	6.3	(5.6)	(48.0)	(51.8)
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,379	75	1,454	5.4	(2.5)	(42.7)	(46.8)
Noninterest expense	444	32	476	2.3	(5.3)	--	(3.0)
Net shared services	182	9	191	7.1	7.7	--	(10.0)
Other intangibles	13	--	13	(7.1)	(7.1)	*	*
Total noninterest expense	639	41	680	3.4	(2.0)	(54.4)	(55.4)
Income before provision and income taxes	740	34	774	7.2	(2.9)	(17.1)	(30.6)
Provision for credit losses	69	--	69	(13.8)	(24.2)	--	--
Income before income taxes	671	34	705	10.0	--	(17.1)	(30.6)
Income taxes and taxable-equivalent adjustment	245	12	257	10.4	.4	(20.0)	(33.3)
Net income	\$426	\$22	\$448	9.8 %	(.2) %	(15.4) %	(29.0) %

\* Not meaningful



**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$124	\$117	\$110	\$105	\$99
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	294	256	248	250	244
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	10	8	8	6	6
Total noninterest income	307	268	260	259	253
Total net revenue	431	385	370	364	352
<b>Noninterest Expense</b>					
Compensation and employee benefits	102	78	77	81	83
Net occupancy and equipment	14	12	12	12	12
Other intangibles	22	15	15	15	15
Net shared services	44	39	43	45	39
Other	39	36	36	31	31
Total noninterest expense	221	180	183	184	180
Income before provision and income taxes	210	205	187	180	172
<b>Provision for Credit Losses</b>	--	3	--	2	--
Income before income taxes	210	202	187	178	172
Income taxes and taxable-equivalent adjustment	76	74	68	65	63
Net income	\$134	\$128	\$119	\$113	\$109
<b>FINANCIAL RATIOS</b>					
Return on average assets	7.29 %	7.46 %	7.08 %	6.78 %	6.65 %
Return on average common equity	23.5	31.1	29.2	27.9	27.0
Net interest margin (taxable-equivalent basis)	9.96	9.18	8.83	8.52	8.24
Efficiency ratio	51.3	46.8	49.5	50.5	51.1

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,503	\$1,596	\$1,595	\$1,598	\$1,585
Commercial real estate	665	648	620	631	636
Residential mortgages	443	421	404	393	366
Retail	2,403	2,379	2,315	2,313	2,276
Total loans	5,014	5,044	4,934	4,935	4,863
<b>Other Earning Assets</b>					
Total earning assets	37	15	11	11	11
5,051	5,059	4,945	4,946	4,874	
<b>Non-earning Assets</b>					
Goodwill	1,343	854	843	843	843
Other intangible assets	495	292	301	316	331
Other non-earning assets	570	606	582	584	602
Total non-earning assets	2,408	1,752	1,726	1,743	1,776
Total assets	7,459	6,811	6,671	6,689	6,650
<b>Deposits</b>					
Noninterest-bearing deposits	3,527	3,825	3,652	3,542	3,369
Interest checking	2,368	2,195	2,313	2,440	2,516
Savings products	5,368	5,878	5,454	5,356	5,479
Time deposits	2,070	2,154	1,672	1,102	967
Total deposits	13,333	14,052	13,091	12,440	12,331
<b>Other Interest-bearing Liabilities</b>					
3,656	3,077	3,039	2,906	2,174	
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	142	164	167	152	144
17,131	17,293	16,297	15,498	14,649	
<b>Shareholders' Equity</b>					
2,309	1,633	1,617	1,622	1,639	
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.25 %	1.65 %	1.85 %	1.87 %	1.91 %
Total assets	.87	.70	.89	.96	.98
Total deposits	2.86	2.68	2.55	2.51	2.37
Total liabilities	2.30	2.23	2.12	2.10	2.02
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$ --	\$2	\$ --	\$ --	\$ --
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	1	--	2	--
Total loans	\$ --	\$3	\$ --	\$2	\$ --
<b>Net Charge-off Ratios</b>					
Commercial	-- %	.50 %	-- %	-- %	-- %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	.17	--	.35	--
Total loans	-- %	.24 %	-- %	.16 %	-- %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$9	\$6	\$2	\$3	\$6
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$9	\$6	\$2	\$3	\$6

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Private client	\$104	\$101	\$96	\$107	\$96
Asset management	43	43	42	40	42
Institutional trust	39	27	24	24	25
Corporate trust	74	53	52	49	51
Fund services	34	32	34	30	30
Other	--	--	--	--	--
Total	\$294	\$256	\$248	\$250	\$244
<b>Total revenue</b>					
Private client	\$176	\$174	\$167	\$177	\$163
Asset management	44	45	44	41	43
Institutional trust	42	29	26	25	27
Corporate trust	125	98	93	85	82
Fund services	39	36	38	34	33
Other	5	3	2	2	4
Total	\$431	\$385	\$370	\$364	\$352
<b>Assets Under Management by Asset Category*</b>					
Equity	\$46,028	\$45,119	\$44,044	\$42,798	\$43,311
Fixed income	48,672	49,101	50,438	51,044	47,540
Money market	36,359	37,385	35,881	34,196	33,968
Other	6,408	6,221	6,136	6,069	7,058
Total	\$137,467	\$137,826	\$136,499	\$134,107	\$131,877

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

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$162	\$161	\$154	\$134	\$146
<b>Noninterest Income</b>					
Credit and debit card revenue	181	195	185	177	154
Corporate payment products revenue	127	126	135	120	107
ATM processing services	46	47	49	42	33
Merchant processing services	213	194	200	198	178
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	20	8	7	7	11
Total noninterest income	590	573	579	547	486
Total net revenue	752	734	733	681	632
<b>Noninterest Expense</b>					
Compensation and employee benefits	85	77	79	75	68
Net occupancy and equipment	18	17	16	15	13
Other intangibles	46	47	45	43	41
Net shared services	72	72	74	72	64
Other	116	138	105	97	92
Total noninterest expense	337	351	319	302	278
Income before provision and income taxes	415	383	414	379	354
<b>Provision for Credit Losses</b>	60	117	88	92	89
Income before income taxes	355	266	326	287	265
Income taxes and taxable-equivalent adjustment	129	97	119	104	96
Net income	\$226	\$169	\$207	\$183	\$169
<b>FINANCIAL RATIOS</b>					
Return on average assets	5.52 %	4.23 %	5.29 %	4.82 %	4.73 %
Return on average common equity	21.0	16.4	20.2	18.3	17.7
Net interest margin (taxable-equivalent basis)	5.46	5.34	5.24	4.71	5.34
Efficiency ratio	44.8	47.8	43.5	44.3	44.0

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$3,639	\$3,813	\$3,606	\$3,466	\$3,210
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	8,321	8,075	7,993	7,878	7,813
Total loans	11,960	11,888	11,599	11,344	11,023
<b>Other Earning Assets</b>					
Total earning assets	67	65	61	68	65
<b>Non-earning Assets</b>					
Goodwill	2,286	2,087	2,061	2,030	1,942
Other intangible assets	1,056	957	1,002	972	907
Other non-earning assets	1,229	852	808	800	562
Total non-earning assets	4,571	3,896	3,871	3,802	3,411
Total assets	16,598	15,849	15,531	15,214	14,499
<b>Deposits</b>					
Noninterest-bearing deposits	293	246	163	134	141
Interest checking	--	--	--	--	--
Savings products	18	18	17	15	14
Time deposits	3	3	7	1	--
Total deposits	314	267	187	150	155
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	1,001	1,237	679	411	337
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	1,148	826	828	900	627
<b>Shareholders' Equity</b>					
Total	4,358	4,096	4,073	4,004	3,864
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.83 %	5.58 %	5.72 %	4.92 %	5.41 %
Total assets	3.62	3.75	3.88	3.35	3.89
Total deposits	3.87	4.46	4.24	2.67	2.62
Total liabilities	(1.32)	(1.87)	(4.92)	(4.12)	(5.80)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$10	\$7	\$10	\$13	\$10
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	50	110	78	79	79
Total loans	\$60	\$117	\$88	\$92	\$89
<b>Net Charge-off Ratios</b>					
Commercial	1.11 %	.73 %	1.10 %	1.50 %	1.26 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	2.44	5.40	3.87	4.02	4.10
Total loans	2.03 %	3.90 %	3.01 %	3.25 %	3.27 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$57	\$54	\$34	\$3	\$3
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$57	\$54	\$34	\$3	\$3

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$187	\$198	\$189	\$181	\$157
Corporate payment services	129	129	136	122	108
Merchant information systems	228	198	205	201	183
Transaction services	46	48	49	43	38
Total	\$590	\$573	\$579	\$547	\$486
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$8,599	\$9,207	\$8,917	\$8,801	\$7,953
Corporate payment services	7,298	7,102	7,626	6,870	6,155
Total	\$15,897	\$16,309	\$16,543	\$15,671	\$14,108
Merchant volume (acquiring)	\$49,222	\$43,640	\$44,600	\$43,231	\$39,477
# of merchant transactions	506,597,214	490,003,498	490,168,753	474,218,626	428,339,078
# of merchants	830,531	712,371	719,356	712,814	695,162
# of ATMs driven	38,515	37,471	37,407	38,351	14,490
# of Merchant ATMs	2,617	2,561	2,497	2,509	2,183

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$12	\$50	\$88	\$107	\$143
<b>Noninterest Income</b>					
Credit and debit card revenue	--	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	(4)	(10)	(7)	(7)	(4)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	(49)	1	1	(55)
Other	71	23	10	18	28
Total noninterest income	66	(36)	2	10	(33)
Total net revenue	78	14	90	117	110
<b>Noninterest Expense</b>					
Compensation and employee benefits	246	215	228	242	208
Net occupancy and equipment	29	31	30	28	25
Other intangibles	--	(48)	(2)	55	(52)
Net shared services	(430)	(413)	(440)	(443)	(401)
Other	218	197	203	280	186
Total noninterest expense	63	(18)	19	162	(34)
Income before provision and income taxes	15	32	71	(45)	144
<b>Provision for Credit Losses</b>	--	1	(11)	(2)	--
Income before income taxes	15	31	82	(43)	144
Income taxes and taxable-equivalent adjustment	(51)	(75)	(12)	(142)	18
Net income	\$66	\$106	\$94	\$99	\$126
<b>FINANCIAL RATIOS</b>					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average common 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				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$150	\$150	\$166	\$171	\$145
Commercial real estate	65	73	86	87	97
Residential mortgages	5	5	5	6	10
Retail	46	48	49	49	49
Total loans	266	276	306	313	301
<b>Other Earning Assets</b>	41,272	41,933	42,185	42,776	43,620
Total earning assets	41,538	42,209	42,491	43,089	43,921
<b>Non-earning Assets</b>					
Goodwill	--	--	--	--	(1)
Other intangible assets	--	1	2	3	12
Other non-earning assets	8,146	7,828	7,886	7,421	6,769
Total non-earning assets	8,146	7,829	7,888	7,424	6,780
Total assets	49,684	50,038	50,379	50,513	50,701
<b>Deposits</b>					
Noninterest-bearing deposits	149	17	17	60	55
Interest checking	1	2	1	6	9
Savings products	23	22	19	16	15
Time deposits	2,826	1,930	1,468	3,207	3,133
Total deposits	2,999	1,971	1,505	3,289	3,212
<b>Other Interest-bearing Liabilities</b>	50,069	46,583	46,493	44,092	42,096
<b>Other Noninterest-bearing Liabilities</b>	2,684	2,629	2,585	2,694	2,780
Total liabilities	55,752	51,183	50,583	50,075	48,088
<b>Shareholders' Equity</b>	1,740	2,117	2,434	2,478	2,658
<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)
Commercial real estate	--	1	(1)	--	--
Residential mortgages	--	--	1	1	--
Retail	--	(1)	1	(2)	1
Total loans	\$ --	\$9	\$ --	\$(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	\$2	\$1	\$2	\$2	\$ --
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$2	\$1	\$2	\$2	\$ --



**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,725	\$1,785	\$1,791	\$1,761	\$1,751
<b>Noninterest Income</b>					
Credit and debit card revenue	182	197	185	177	154
Corporate payment products revenue	127	126	135	120	107
ATM processing services	59	61	64	57	47
Merchant processing services	213	194	200	198	178
Trust and investment management fees	297	258	251	253	247
Deposit service charges	232	238	246	234	210
Treasury management fees	107	104	109	117	107
Commercial products revenue	104	101	103	100	96
Mortgage banking revenue	24	109	111	110	102
Investment products fees and commissions	38	37	37	39	39
Securities gains (losses), net	--	(49)	1	1	(59)
Other	231	170	134	135	154
Total noninterest income	1,614	1,546	1,576	1,541	1,382
Total net revenue	3,339	3,331	3,367	3,302	3,133
<b>Noninterest Expense</b>					
Compensation and employee benefits	766	702	709	720	683
Net occupancy and equipment	165	166	162	159	154
Other intangibles	85	81	125	181	71
Net shared services	--	--	--	--	--
Other	484	515	477	535	423
Total noninterest expense	1,500	1,464	1,473	1,595	1,331
Income before provision and income taxes	1,839	1,867	1,894	1,707	1,802
<b>Provision for Credit Losses</b>	115	205	145	144	172
Income before income taxes	1,724	1,662	1,749	1,563	1,630
Income taxes and taxable-equivalent adjustment	571	519	595	442	559
Net income	\$1,153	\$1,143	\$1,154	\$1,121	\$1,071
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.23 %	2.18 %	2.23 %	2.23 %	2.21 %
Return on average common equity	23.3	22.6	22.8	22.7	21.9
Net interest margin (taxable-equivalent basis)	3.80	3.88	3.95	3.99	4.08
Efficiency ratio	44.9	43.3	43.8	48.3	41.7

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$43,925	\$43,764	\$43,251	\$42,517	\$40,997
Commercial real estate	28,616	28,563	28,193	27,582	27,504
Residential mortgages	20,987	20,319	18,741	17,198	15,827
Retail	45,851	45,423	45,098	43,978	43,326
Total loans	139,379	138,069	135,283	131,275	127,654
<b>Other Earning Assets</b>					
Total earning assets	43,722	45,026	45,169	45,455	45,640
<b>Non-earning Assets</b>					
Goodwill	7,097	6,409	6,372	6,341	6,252
Other intangible assets	2,939	2,587	2,567	2,532	2,442
Other non-earning assets	16,888	16,129	16,276	16,215	14,947
Total non-earning assets	26,924	25,125	25,215	25,088	23,641
Total assets	210,025	208,220	205,667	201,818	196,935
<b>Deposits</b>					
Noninterest-bearing deposits	28,837	29,898	29,434	29,148	28,417
Interest checking	23,141	22,473	22,508	23,024	23,146
Savings products	33,067	34,358	34,517	35,449	36,232
Time deposits	35,118	35,602	34,525	33,611	31,628
Total deposits	120,163	122,331	120,984	121,232	119,423
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	62,585	59,067	57,881	53,986	51,046
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	7,129	6,745	6,696	6,780	6,663
<b>Shareholders' Equity</b>					
Total liabilities	189,877	188,143	185,561	181,998	177,132
Total liabilities	20,148	20,077	20,106	19,820	19,803
<b>NET INTEREST SPREADS</b>					
Total earning assets	6.40 %	6.18 %	6.01 %	5.83 %	5.69 %
Total assets	5.60	5.42	5.26	5.11	5.03
Total deposits	(1.70)	(1.54)	(1.35)	(1.18)	(1.05)
Total liabilities	(2.52)	(2.23)	(2.00)	(1.79)	(1.58)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$12	\$22	\$23	\$15	\$27
Commercial real estate	2	(1)	--	(2)	6
Residential mortgages	7	10	9	8	9
Retail	94	182	124	123	130
Total loans	\$115	\$213	\$156	\$144	\$172
<b>Net Charge-off Ratios</b>					
Commercial	.11 %	.20 %	.21 %	.14 %	.27 %
Commercial real estate	.03	(.01)	--	(.03)	.09
Residential mortgages	.14	.20	.19	.19	.23
Retail	.83	1.59	1.09	1.12	1.22
Total loans	.33 %	.61 %	.46 %	.44 %	.55 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$521	\$544	\$547	\$514	\$561
Other nonperforming assets	98	100	97	96	104
Total nonperforming assets	\$619	\$644	\$644	\$610	\$665