

# **Supplemental Business Line Schedules**

**4Q 2007**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$472	\$451	\$454	\$453	\$469
<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	2	1
Deposit service charges	--	--	--	--	--
Treasury management fees	83	84	92	79	75
Commercial products revenue	114	111	101	99	99
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	9
Other	28	14	43	45	38
Total noninterest income	227	211	238	225	222
Total net revenue	699	662	692	678	691
<b>Noninterest Expense</b>					
Compensation and employee benefits	68	70	71	70	63
Net occupancy and equipment	9	9	9	9	9
Other intangibles	4	4	4	4	4
Net shared services	132	128	133	128	134
Other	31	29	27	22	24
Total noninterest expense	244	240	244	233	234
Income before provision and income taxes	455	422	448	445	457
<b>Provision for Credit Losses</b>	19	6	12	14	9
Income before income taxes	436	416	436	431	448
Income taxes and taxable-equivalent adjustment	159	151	159	157	163
Net income	\$277	\$265	\$277	\$274	\$285
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.87 %	1.88 %	1.95 %	1.96 %	2.01 %
Return on average total equity	18.6	18.4	19.4	19.2	19.6
Net interest margin (taxable-equivalent basis)	3.47	3.48	3.54	3.54	3.61
Efficiency ratio	34.9	36.3	35.3	34.4	34.3

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$36,574	\$34,338	\$34,421	\$34,710	\$33,951
Commercial real estate	16,980	16,671	16,679	16,811	17,078
Residential mortgages	89	79	71	60	58
Retail	70	69	66	65	54
Total loans	53,713	51,157	51,237	51,646	51,141
<b>Other Earning Assets</b>					
Total earning assets	219	203	215	255	436
<b>Non-earning Assets</b>					
Goodwill	1,329	1,329	1,329	1,329	1,329
Other intangible assets	32	36	40	43	47
Other non-earning assets	3,361	3,331	4,052	3,466	3,346
Total non-earning assets	4,722	4,696	5,421	4,838	4,722
Total assets	58,654	56,056	56,873	56,739	56,299
<b>Deposits</b>					
Noninterest-bearing deposits	10,070	10,117	11,122	10,820	11,374
Interest checking	6,412	5,359	4,820	4,500	4,091
Savings products	5,889	5,372	5,063	5,738	5,620
Time deposits	13,215	10,677	9,391	11,755	12,047
Total deposits	35,586	31,525	30,396	32,813	33,132
<b>Other Interest-bearing Liabilities</b>					
	8,424	8,042	7,672	7,409	7,399
<b>Other Noninterest-bearing Liabilities</b>					
	1,128	1,024	1,007	1,044	1,067
Total liabilities	45,138	40,591	39,075	41,266	41,598
<b>Shareholders' Equity</b>					
	5,919	5,712	5,727	5,800	5,766
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.77 %	1.88 %	2.00 %	1.95 %	1.96 %
Total assets	1.36	1.44	1.46	1.48	1.52
Total deposits	2.05	2.16	2.31	2.14	2.18
Total liabilities	1.92	1.95	2.03	1.94	1.96
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$9	\$6	\$5	\$13	\$10
Commercial real estate	10	--	7	1	(1)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$19	\$6	\$12	\$14	\$9
<b>Net Charge-off Ratios</b>					
Commercial	.10 %	.07 %	.06 %	.15 %	.12 %
Commercial real estate	.23	--	.17	.02	(.02)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	.14 %	.05 %	.09 %	.11 %	.07 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$327	\$286	\$223	\$215	\$222
Other nonperforming assets	7	6	7	11	19
Total nonperforming assets	\$334	\$292	\$230	\$226	\$241

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$9,359	\$9,465	\$9,641	\$9,896	\$9,937
Commercial real estate division	15,290	14,458	14,235	14,270	14,042
Equipment finance	3,655	3,444	3,407	3,378	3,299
Specialized industries	3,073	2,671	2,784	2,806	2,554
National corporate	5,910	5,229	5,134	5,334	5,299
Asset based lending	1,379	1,319	1,347	1,360	1,401
Correspondent banking	1,260	1,141	1,145	1,197	1,209
Business Equipment Finance Group	3,694	3,552	3,413	3,277	3,146
SBA Division	1,274	1,279	1,283	1,280	1,287
Other	8,819	8,599	8,848	8,848	8,967
Total loans	<u>\$53,713</u>	<u>\$51,157</u>	<u>\$51,237</u>	<u>\$51,646</u>	<u>\$51,141</u>
Commercial	\$30,646	\$28,649	\$28,853	\$29,241	\$28,637
Lease financing	5,928	5,689	5,568	5,469	5,314
Total commercial	<u>\$36,574</u>	<u>\$34,338</u>	<u>\$34,421</u>	<u>\$34,710</u>	<u>\$33,951</u>
<b>Net Charge-off Ratios</b>					
Commercial	(.04) %	(.04) %	(.04) %	.15 %	.06 %
Lease financing	.80	.63	.58	.15	.45
Total commercial	<u>.10 %</u>	<u>.07 %</u>	<u>.06 %</u>	<u>.15 %</u>	<u>.12 %</u>

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$987	\$988	\$968	\$962	\$981
<b>Noninterest Income</b>					
Credit and debit card revenue	1	1	1	1	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	14	15	14	13	13
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	--	1	1
Deposit service charges	271	270	271	242	258
Treasury management fees	31	31	31	30	29
Commercial products revenue	7	6	5	6	5
Mortgage banking revenue	49	77	69	67	26
Investment products fees and commissions	9	9	9	8	9
Securities gains (losses), net	2	--	--	--	--
Other	54	71	73	61	51
Total noninterest income	439	481	473	429	392
Total net revenue	1,426	1,469	1,441	1,391	1,373
<b>Noninterest Expense</b>					
Compensation and employee benefits	263	263	261	263	239
Net occupancy and equipment	98	97	98	96	93
Other intangibles	12	12	13	14	12
Net shared services	203	183	169	171	196
Other	120	113	109	94	103
Total noninterest expense	696	668	650	638	643
Income before provision and income taxes	730	801	791	753	730
<b>Provision for Credit Losses</b>	93	91	77	69	73
Income before income taxes	637	710	714	684	657
Income taxes and taxable-equivalent adjustment	232	258	260	249	239
Net income	\$405	\$452	\$454	\$435	\$418
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.85 %	2.08 %	2.14 %	2.10 %	1.99 %
Return on average total equity	25.1	27.9	28.6	27.4	25.5
Net interest margin (taxable-equivalent basis)	4.87	4.90	4.93	5.02	5.04
Efficiency ratio	48.9	45.5	45.1	45.9	46.8

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$6,361	\$6,473	\$6,479	\$6,368	\$6,311
Commercial real estate	11,053	11,048	11,082	11,072	11,084
Residential mortgages	22,132	21,724	21,299	21,042	20,700
Retail	36,259	36,025	35,513	35,310	35,020
Total loans	75,805	75,270	74,373	73,792	73,115
<b>Other Earning Assets</b>	4,625	4,759	4,419	3,873	4,061
Total earning assets	80,430	80,029	78,792	77,665	77,176
<b>Non-earning Assets</b>					
Goodwill	2,217	2,218	2,218	2,206	2,181
Other intangible assets	1,569	1,694	1,682	1,597	1,521
Other non-earning assets	2,453	2,448	2,460	2,479	2,548
Total non-earning assets	6,239	6,360	6,360	6,282	6,250
Total assets	86,669	86,389	85,152	83,947	83,426
<b>Deposits</b>					
Noninterest-bearing deposits	11,848	11,954	12,154	12,100	12,667
Interest checking	17,454	17,659	17,973	17,790	17,500
Savings products	18,906	19,330	19,641	19,775	20,256
Time deposits	20,233	20,161	20,094	19,897	19,245
Total deposits	68,441	69,104	69,862	69,562	69,668
<b>Other Interest-bearing Liabilities</b>	2,943	2,610	2,359	2,281	2,301
<b>Other Noninterest-bearing Liabilities</b>	2,403	2,471	2,240	2,207	2,125
Total liabilities	73,787	74,185	74,461	74,050	74,094
<b>Shareholders' Equity</b>	6,403	6,438	6,363	6,440	6,492
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.05 %	2.02 %	2.00 %	2.04 %	2.05 %
Total assets	1.70	1.66	1.63	1.66	1.67
Total deposits	3.21	3.26	3.24	3.26	3.25
Total liabilities	3.05	3.10	3.11	3.13	3.11
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$14	\$16	\$13	\$10	\$10
Commercial real estate	(1)	3	1	--	3
Residential mortgages	15	16	14	11	11
Retail	65	56	49	48	49
Total loans	\$93	\$91	\$77	\$69	\$73
<b>Net Charge-off Ratios</b>					
Commercial	.87 %	.98 %	.80 %	.64 %	.63 %
Commercial real estate	(.04)	.11	.04	--	.11
Residential mortgages	.27	.29	.26	.21	.21
Retail	.71	.62	.55	.55	.56
Total loans	.49 %	.48 %	.42 %	.38 %	.40 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$202	\$195	\$192	\$196	\$187
Other nonperforming assets	125	121	108	116	96
Total nonperforming assets	\$327	\$316	\$300	\$312	\$283

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$6,123	\$6,424	\$6,663	\$6,845	\$7,016
Home equity and second mortgages	14,999	14,706	14,361	14,153	14,001
Other retail	15,137	14,895	14,489	14,312	14,003
Total retail	<u>\$36,259</u>	<u>\$36,025</u>	<u>\$35,513</u>	<u>\$35,310</u>	<u>\$35,020</u>
Home equity first lien*	\$5,368	\$5,471	\$5,572	\$5,621	\$5,635
Home equity loans	4,091	4,082	3,984	3,878	3,772
Home equity lines	10,908	10,624	10,377	10,275	10,229
Total home equity	<u>\$20,367</u>	<u>\$20,177</u>	<u>\$19,933</u>	<u>\$19,774</u>	<u>\$19,636</u>
<b>Net Charge-off Ratios</b>					
Retail leasing	.39 %	.19 %	.24 %	.18 %	.28 %
Home equity and second mortgages	.56	.54	.47	.43	.34
Other retail	1.00	.88	.78	.85	.91
Total retail	<u>.71 %</u>	<u>.62 %</u>	<u>.55 %</u>	<u>.55 %</u>	<u>.56 %</u>
# of traditional branches	1,991	1,991	1,986	1,990	1,968
# of instore branches	527	521	513	508	504
Total # of branches	<u>2,518</u>	<u>2,512</u>	<u>2,499</u>	<u>2,498</u>	<u>2,472</u>
# of U.S. Bank ATMs	4,867	4,870	4,867	4,837	4,841
Debit card transaction volume	\$8,777	\$8,034	\$8,155	\$7,570	\$7,567
Mortgage production volume	\$7,738	\$7,208	\$7,022	\$5,034	\$5,837
Mortgages serviced for others	\$97,014	\$94,379	\$89,745	\$87,004	\$82,892
Student loan production volume	\$238	\$541	\$142	\$553	\$273
Indirect loan/lease production volume	1,529	1,672	2,004	1,787	1,836
Finance company production volume	740	1,051	1,156	1,257	1,162
Direct branch loan/line production volume	1,936	2,196	2,603	2,259	2,357
Total retail credit production volume	<u>\$4,443</u>	<u>\$5,460</u>	<u>\$5,905</u>	<u>\$5,856</u>	<u>\$5,628</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 December 31, 2007				Retail Banking		Mortgage Banking	
	Retail Banking	Mortgage Banking	Total Consumer	Percent Change 4Q07 vs 4Q06	Percent Change 4Q07 vs 3Q07	Percent Change 4Q07 vs 4Q06	Percent Change 4Q07 vs 3Q07
Net interest income (taxable-equivalent basis)	\$960	\$27	\$987	(.3) %	(.3) %	50.0 %	8.0 %
Noninterest income	382	55	437	4.7	(5.0)	**	(30.4)
Securities gains (losses), net	--	2	2	--	--	--	--
Total net revenue	1,342	84	1,426	1.1	(1.7)	86.7	(19.2)
Noninterest expense	438	43	481	9.0	1.2	30.3	7.5
Net shared services	192	11	203	3.2	11.6	10.0	--
Other intangibles	12	--	12	--	--	--	--
Total noninterest expense	642	54	696	7.0	4.1	25.6	5.9
Income before provision and income taxes	700	30	730	(3.8)	(6.4)	**	(43.4)
Provision for credit losses	93	--	93	27.4	2.2	--	--
Income before income taxes	607	30	637	(7.3)	(7.6)	**	(43.4)
Income taxes and taxable-equivalent adjustment	221	11	232	(7.1)	(7.5)	**	(42.1)
Net income	\$386	\$19	\$405	(7.4) %	(7.7) %	** %	(44.1) %

Year Ended December 31, 2007				Retail Percent Change	Mortgage Percent Change
	Retail Banking	Mortgage Banking	Total Consumer	2007 vs 2006	2007 vs 2006
Net interest income (taxable-equivalent basis)	\$3,820	\$85	\$3,905	.5 %	4.9 %
Noninterest income	1,544	276	1,820	3.0	38.7
Securities gains (losses), net	--	2	2	--	--
Total net revenue	5,364	363	5,727	1.2	29.6
Noninterest expense	1,719	156	1,875	7.2	17.3
Net shared services	685	41	726	(.9)	7.9
Other intangibles	51	--	51	6.3	--
Total noninterest expense	2,455	197	2,652	4.8	15.2
Income before provision and income taxes	2,909	166	3,075	(1.6)	52.3
Provision for credit losses	329	1	330	32.7	--
Income before income taxes	2,580	165	2,745	(4.7)	51.4
Income taxes and taxable-equivalent adjustment	939	60	999	(4.8)	50.0
Net income	\$1,641	\$105	\$1,746	(4.7) %	52.2 %

\*\* Not meaningful



**WEALTH MANAGEMENT & SECURITIES SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$135	\$125	\$120	\$121	\$126
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	341	328	340	319	317
Deposit service charges	1	1	1	1	1
Treasury management fees	3	3	3	2	3
Commercial products revenue	--	--	1	--	1
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	29	27	29	26	27
Securities gains (losses), net	--	--	--	--	--
Other	(82)	27	30	26	24
Total noninterest income	292	386	404	374	373
Total net revenue	427	511	524	495	499
<b>Noninterest Expense</b>					
Compensation and employee benefits	116	117	120	122	114
Net occupancy and equipment	15	14	14	14	15
Other intangibles	22	23	23	23	24
Net shared services	55	50	49	47	49
Other	57	46	49	47	49
Total noninterest expense	265	250	255	253	251
Income before provision and income taxes	162	261	269	242	248
<b>Provision for Credit Losses</b>	1	1	--	--	1
Income before income taxes	161	260	269	242	247
Income taxes and taxable-equivalent adjustment	59	95	98	88	90
Net income	\$102	\$165	\$171	\$154	\$157
<b>FINANCIAL RATIOS</b>					
Return on average assets	5.01 %	8.09 %	8.54 %	7.78 %	7.49 %
Return on average total equity	16.6	26.6	27.7	25.0	25.4
Net interest margin (taxable-equivalent basis)	9.45	8.71	8.56	8.81	8.42
Efficiency ratio	62.1	48.9	48.7	51.1	50.3

**WEALTH MANAGEMENT & SECURITIES SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$2,051	\$2,095	\$1,993	\$1,969	\$2,243
Commercial real estate	671	679	677	684	696
Residential mortgages	446	452	457	463	473
Retail	2,393	2,350	2,336	2,345	2,410
Total loans	5,561	5,576	5,463	5,461	5,822
<b>Other Earning Assets</b>					
Total earning assets	107	121	158	112	116
<b>Non-earning Assets</b>					
Goodwill	1,561	1,553	1,553	1,550	1,466
Other intangible assets	378	402	425	450	467
Other non-earning assets	465	443	437	457	443
Total non-earning assets	2,404	2,398	2,415	2,457	2,376
Total assets	8,072	8,095	8,036	8,030	8,314
<b>Deposits</b>					
Noninterest-bearing deposits	4,377	4,353	4,280	4,258	4,594
Interest checking	3,574	3,018	3,049	2,774	2,530
Savings products	6,229	5,531	5,272	5,513	5,684
Time deposits	4,054	3,492	3,704	3,868	3,448
Total deposits	18,234	16,394	16,305	16,413	16,256
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	4,359	4,266	3,781	4,274	4,540
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	280	273	250	243	245
Total liabilities	22,873	20,933	20,336	20,930	21,041
<b>Shareholders' Equity</b>					
Total assets	2,434	2,460	2,476	2,498	2,455
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.05 %	1.04 %	1.21 %	1.31 %	1.07 %
Total assets	.20	.20	.30	.30	.19
Total deposits	2.48	2.52	2.46	2.50	2.61
Total liabilities	2.10	2.08	2.07	2.03	2.09
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$--	\$1	\$(1)	\$--	\$--
Commercial real estate	1	(1)	1	--	--
Residential mortgages	--	--	--	--	--
Retail	--	1	--	--	1
Total loans	\$1	\$1	\$--	\$--	\$1
<b>Net Charge-off Ratios</b>					
Commercial	-- %	.19 %	(.20) %	-- %	-- %
Commercial real estate	.59	(.58)	.59	--	--
Residential mortgages	--	--	--	--	--
Retail	--	.17	--	--	.16
Total loans	.07 %	.07 %	-- %	-- %	.07 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$8	\$8	\$7	\$10	\$10
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$8	\$8	\$7	\$10	\$10

**WEALTH MANAGEMENT & SECURITIES SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Wealth Management	\$117	\$112	\$127	\$110	\$106
FAF Advisors	50	50	49	48	44
Institutional trust & custody	33	30	31	30	37
Corporate trust	91	88	85	87	87
Fund services	50	48	46	44	42
Other	--	--	2	--	1
Total	\$341	\$328	\$340	\$319	\$317
<b>Total Revenue</b>					
Wealth Management	\$228	\$223	\$243	\$222	\$221
FAF Advisors	(56)	51	50	49	45
Institutional trust & custody	39	34	34	33	41
Corporate trust	153	143	138	136	142
Fund services	56	53	53	49	46
Other	7	7	6	6	4
Total	\$427	\$511	\$524	\$495	\$499
<b>Assets Under Management by Asset Category*</b>					
Equity	\$49,323	\$50,467	\$51,972	\$48,805	\$48,539
Fixed income	39,063	37,785	38,955	39,324	47,337
Money market	65,786	61,653	64,069	61,213	50,040
Other	7,440	6,448	6,750	6,884	6,684
Total	\$161,612	\$156,353	\$161,746	\$156,226	\$152,600

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

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$218	\$185	\$166	\$169	\$176
<b>Noninterest Income</b>					
Credit and debit card revenue	280	234	227	204	210
Corporate payment products revenue	165	164	157	145	141
ATM processing services	48	47	48	46	47
Merchant processing services	282	287	285	250	245
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	7	3	3	3	4
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	14	13	13	11	16
Total noninterest income	796	748	733	659	663
Total net revenue	1,014	933	899	828	839
<b>Noninterest Expense</b>					
Compensation and employee benefits	109	103	99	97	96
Net occupancy and equipment	22	21	20	20	19
Other intangibles	55	55	55	53	52
Net shared services	85	81	77	75	78
Other	145	139	140	129	137
Total noninterest expense	416	399	391	374	382
Income before provision and income taxes	598	534	508	454	457
<b>Provision for Credit Losses</b>	110	100	101	93	85
Income before income taxes	488	434	407	361	372
Income taxes and taxable-equivalent adjustment	178	158	148	131	135
Net income	\$310	\$276	\$259	\$230	\$237
<b>FINANCIAL RATIOS</b>					
Return on average assets	5.67 %	5.16 %	5.24 %	4.96 %	5.17 %
Return on average total equity	24.7	22.3	21.4	19.6	19.7
Net interest margin (taxable-equivalent basis)	5.30	4.78	4.59	4.96	5.17
Efficiency ratio	41.0	42.8	43.5	45.2	45.5

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$4,520	\$4,341	\$4,160	\$3,834	\$4,021
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	11,636	10,924	10,167	9,712	9,342
Total loans	16,156	15,265	14,327	13,546	13,363
<b>Other Earning Assets</b>					
Total earning assets	162	77	189	264	142
<b>Non-earning Assets</b>					
Goodwill	2,532	2,497	2,489	2,456	2,474
Other intangible assets	1,076	1,087	1,122	1,088	1,125
Other non-earning assets	1,758	2,300	1,683	1,442	1,070
Total non-earning assets	5,366	5,884	5,294	4,986	4,669
Total assets	21,684	21,226	19,810	18,796	18,174
<b>Deposits</b>					
Noninterest-bearing deposits	449	381	368	455	428
Interest checking	15	13	12	9	6
Savings products	21	21	21	20	20
Time deposits	5	5	3	3	3
Total deposits	490	420	404	487	457
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	288	286	941	846	956
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,115	2,475	1,819	1,436	1,235
<b>Shareholders' Equity</b>					
Total liabilities	4,975	4,918	4,849	4,749	4,773
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.45 %	5.15 %	4.97 %	5.37 %	5.38 %
Total assets	3.42	2.86	2.88	3.21	3.36
Total deposits	4.05	4.72	3.97	4.16	4.34
Total liabilities	.41	.62	(.25)	(.73)	(.60)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$13	\$14	\$12	\$12	\$11
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	97	86	89	81	74
Total loans	\$110	\$100	\$101	\$93	\$85
<b>Net Charge-off Ratios</b>					
Commercial	1.14 %	1.28 %	1.16 %	1.27 %	1.09 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	3.31	3.12	3.51	3.38	3.14
Total loans	2.70 %	2.60 %	2.83 %	2.78 %	2.52 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$18	\$22	\$25	\$31	\$38
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$18	\$22	\$25	\$31	\$38

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$270	\$238	\$233	\$210	\$220
Corporate payment services	185	168	160	147	144
Merchant information systems	292	294	292	256	254
Transaction services	49	48	48	46	45
Total	\$796	\$748	\$733	\$659	\$663
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$11,152	\$10,434	\$10,358	\$9,302	\$9,956
Corporate payment services	8,942	9,249	8,710	7,967	7,591
Total	\$20,094	\$19,683	\$19,068	\$17,269	\$17,547
Merchant volume (acquiring)	\$62,382	\$63,882	\$62,853	\$57,839	\$56,007
# of merchant transactions	633,399,010	633,473,941	632,835,898	581,005,324	595,776,719
# of merchants	848,241	845,162	844,357	835,193	841,587
# of ATMs driven	37,468	38,701	39,532	39,893	40,134

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$(49)	\$(64)	\$(58)	\$(39)	\$(57)
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	(3)	--	--	--	(1)
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	(7)	(13)	(5)	(8)	(5)
Mortgage banking revenue	(1)	(1)	(1)	--	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	2	7	3	1	2
Other	32	25	10	16	84
Total noninterest income	23	18	7	9	79
Total net revenue	(26)	(46)	(51)	(30)	22
<b>Noninterest Expense</b>					
Compensation and employee benefits	253	222	231	216	211
Net occupancy and equipment	31	34	30	26	30
Other intangibles	--	--	--	--	--
Net shared services	(475)	(442)	(428)	(421)	(457)
Other	504	372	267	226	318
Total noninterest expense	313	186	100	47	102
Income before provision and income taxes	(339)	(232)	(151)	(77)	(80)
<b>Provision for Credit Losses</b>	2	1	1	1	1
Income before income taxes	(341)	(233)	(152)	(78)	(81)
Income taxes and taxable-equivalent adjustment	(189)	(171)	(147)	(115)	(178)
Net income	\$(152)	\$(62)	\$(5)	\$37	\$97
<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				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$121	\$143	\$144	\$138	\$132
Commercial real estate	54	64	65	65	68
Residential mortgages	3	3	4	4	4
Retail	38	39	40	41	41
Total loans	216	249	253	248	245
<b>Other Earning Assets</b>	43,743	42,209	41,667	41,938	41,219
Total earning assets	43,959	42,458	41,920	42,186	41,464
<b>Non-earning Assets</b>					
Goodwill	6	--	--	28	10
Other intangible assets	8	(1)	--	42	14
Other non-earning assets	10,285	9,282	10,231	9,744	9,739
Total non-earning assets	10,299	9,281	10,231	9,814	9,763
Total assets	54,258	51,739	52,151	52,000	51,227
<b>Deposits</b>					
Noninterest-bearing deposits	125	142	53	44	(43)
Interest checking	3	3	4	3	--
Savings products	51	47	49	67	26
Time deposits	2,493	1,510	1,902	1,339	1,486
Total deposits	2,672	1,702	2,008	1,453	1,469
<b>Other Interest-bearing Liabilities</b>	58,431	60,403	59,426	54,821	52,311
<b>Other Noninterest-bearing Liabilities</b>	2,399	1,769	2,657	3,013	3,075
Total liabilities	63,502	63,874	64,091	59,287	56,855
<b>Shareholders' Equity</b>	1,412	1,212	1,480	1,722	1,718
<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	2	1	1	1	1
Retail	--	--	--	--	--
Total loans	\$2	\$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	\$2	\$13
Other nonperforming assets	1	1	1	1	2
Total nonperforming assets	\$3	\$3	\$3	\$3	\$15



**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,763	\$1,685	\$1,650	\$1,666	\$1,695
<b>Noninterest Income</b>					
Credit and debit card revenue	281	235	228	205	210
Corporate payment products revenue	165	164	157	145	141
ATM processing services	62	62	62	59	60
Merchant processing services	279	287	285	250	244
Trust and investment management fees	344	331	342	322	319
Deposit service charges	272	271	272	243	259
Treasury management fees	117	118	126	111	107
Commercial products revenue	121	107	105	100	104
Mortgage banking revenue	48	76	68	67	25
Investment products fees and commissions	38	36	38	34	36
Securities gains (losses), net	4	7	3	1	11
Other	46	150	169	159	213
Total noninterest income	1,777	1,844	1,855	1,696	1,729
Total net revenue	3,540	3,529	3,505	3,362	3,424
<b>Noninterest Expense</b>					
Compensation and employee benefits	809	775	782	768	723
Net occupancy and equipment	175	175	171	165	166
Other intangibles	93	94	95	94	92
Net shared services	--	--	--	--	--
Other	857	699	592	518	631
Total noninterest expense	1,934	1,743	1,640	1,545	1,612
Income before provision and income taxes	1,606	1,786	1,865	1,817	1,812
<b>Provision for Credit Losses</b>	225	199	191	177	169
Income before income taxes	1,381	1,587	1,674	1,640	1,643
Income taxes and taxable-equivalent adjustment	439	491	518	510	449
Net income	\$942	\$1,096	\$1,156	\$1,130	\$1,194
Net income applicable to common equity	\$927	\$1,081	\$1,141	\$1,115	\$1,179
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.63 %	1.95 %	2.09 %	2.09 %	2.18 %
Return on average total equity	17.7	21.0	22.2	21.6	22.3
Return on average common equity	18.3	21.7	23.0	22.4	23.2
Net interest margin (taxable-equivalent basis)	3.51	3.44	3.44	3.51	3.56
Efficiency ratio	54.7	49.5	46.8	46.0	47.2

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$49,627	\$47,390	\$47,197	\$47,019	\$46,658
Commercial real estate	28,758	28,462	28,503	28,632	28,926
Residential mortgages	22,670	22,258	21,831	21,569	21,235
Retail	50,396	49,407	48,122	47,473	46,867
Total loans	151,451	147,517	145,653	144,693	143,686
<b>Other Earning Assets</b>	48,856	47,369	46,648	46,442	45,974
Total earning assets	200,307	194,886	192,301	191,135	189,660
<b>Non-earning Assets</b>					
Goodwill	7,645	7,597	7,589	7,569	7,460
Other intangible assets	3,063	3,218	3,269	3,220	3,174
Other non-earning assets	18,322	17,804	18,863	17,588	17,146
Total non-earning assets	29,030	28,619	29,721	28,377	27,780
Total assets	229,337	223,505	222,022	219,512	217,440
<b>Deposits</b>					
Noninterest-bearing deposits	26,869	26,947	27,977	27,677	29,020
Interest checking	27,458	26,052	25,858	25,076	24,127
Savings products	31,096	30,301	30,046	31,113	31,606
Time deposits	40,000	35,845	35,094	36,862	36,229
Total deposits	125,423	119,145	118,975	120,728	120,982
<b>Other Interest-bearing Liabilities</b>	74,445	75,607	74,179	69,631	67,507
<b>Other Noninterest-bearing Liabilities</b>	8,325	8,012	7,973	7,943	7,747
Total liabilities	208,193	202,764	201,127	198,302	196,236
<b>Shareholders' Equity</b>	21,143	20,740	20,895	21,209	21,204
<b>NET INTEREST SPREADS</b>					
Total earning assets	6.81 %	6.90 %	6.83 %	6.81 %	6.79 %
Total assets	5.93	6.00	5.92	5.96	5.91
Total deposits	(2.29)	(2.31)	(2.24)	(2.27)	(2.19)
Total liabilities	(3.18)	(3.31)	(3.24)	(3.19)	(3.12)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$36	\$37	\$29	\$35	\$31
Commercial real estate	10	2	9	1	2
Residential mortgages	17	17	15	12	12
Retail	162	143	138	129	124
Total loans	\$225	\$199	\$191	\$177	\$169
<b>Net Charge-off Ratios</b>					
Commercial	.29 %	.31 %	.25 %	.30 %	.26 %
Commercial real estate	.14	.03	.13	.01	.03
Residential mortgages	.30	.30	.28	.23	.22
Retail	1.28	1.15	1.15	1.10	1.05
Total loans	.59 %	.54 %	.53 %	.50 %	.47 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$557	\$513	\$449	\$454	\$470
Other nonperforming assets	133	128	116	128	117
Total nonperforming assets	\$690	\$641	\$565	\$582	\$587