



# Supplemental Business Line Schedules

3Q 2023

WEALTH, CORPORATE, COMMERCIAL AND  
INSTITUTIONAL BANKING

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CONSUMER AND BUSINESS BANKING

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PAYMENT SERVICES

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TREASURY AND CORPORATE SUPPORT

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LINE OF BUSINESS FINANCIAL PERFORMANCE								Preliminary data	
(\$ in millions)									
Business Line	Net Income Attributable to U.S. Bancorp			Percent Change		Net Income Attributable to U.S. Bancorp			Percent Change
	3Q	2Q	3Q	3Q23 vs 2Q23	3Q23 vs 3Q22	YTD	YTD		
	2023	2023	2022			2023	2022		
Wealth, Corporate, Commercial and Institutional Banking	\$838	\$871	\$945	(3.8)	(11.3)	\$2,778	\$2,341	18.7	
Consumer and Business Banking	550	566	434	(2.8)	26.7	1,758	1,278	37.6	
Payment Services	274	351	334	(21.9)	(18.0)	968	1,107	(12.6)	
Treasury and Corporate Support	(139)	(427)	99	67.4	nm	(922)	174	nm	
Consolidated Company	\$1,523	\$1,361	\$1,812	11.9	(15.9)	\$4,582	\$4,900	(6.5)	
Business Line	Income Before Provision and Taxes			Percent Change		Income Before Provision and Taxes			Percent Change
	3Q	2Q	3Q	3Q23 vs 2Q23	3Q23 vs 3Q22	YTD	YTD		
	2023	2023	2022			2023	2022		
Wealth, Corporate, Commercial and Institutional Banking	\$1,245	\$1,324	\$1,331	(6.0)	(6.5)	\$3,969	\$3,302	20.2	
Consumer and Business Banking	741	770	620	(3.8)	19.5	2,374	1,719	38.1	
Payment Services	764	782	731	(2.3)	4.5	2,223	2,113	5.2	
Treasury and Corporate Support	(248)	(270)	7	8.1	nm	(838)	(63)	nm	
Consolidated Company	\$2,502	\$2,606	\$2,689	(4.0)	(7.0)	\$7,728	\$7,071	9.3	

## Lines of Business

The Company's major lines of business are Wealth, Corporate, Commercial and Institutional Banking, Consumer and Business Banking, Payment Services, and Treasury and Corporate Support. These operating segments are components of the Company about which financial information is prepared and is evaluated regularly by management in deciding how to allocate resources and assess performance. Business line results are derived from the Company's business unit profitability reporting systems by specifically attributing managed balance sheet assets, deposits and other liabilities and their related income or expense. Designations, assignments and allocations change from time to time as management systems are enhanced, methods of evaluating performance or product lines change or business segments are realigned to better respond to the Company's diverse customer base. During 2023, certain organization and methodology changes were made, including the Company combining its Wealth Management and Investment Services and Corporate and Commercial Banking lines of businesses to create the Wealth, Corporate, Commercial and Institutional Banking line of business during the third quarter. Prior period results were restated and presented on a comparable basis.

WEALTH, CORPORATE, COMMERCIAL AND INSTITUTIONAL BANKING								Preliminary data
(\$ in millions)	3Q 2023	2Q 2023	3Q 2022	Percent Change		YTD 2023	YTD 2022	Percent Change
				3Q23 vs 2Q23	3Q23 vs 3Q22			
<b>Condensed Income Statement</b>								
Net interest income (taxable-equivalent basis)	\$1,472	\$1,559	\$1,439	(5.6)	2.3	\$4,691	\$3,650	28.5
Noninterest income	1,031	1,073	906	(3.9)	13.8	3,122	2,672	16.8
Securities gains (losses), net	--	--	--	--	--	--	--	--
Total net revenue	2,503	2,632	2,345	(4.9)	6.7	7,813	6,322	23.6
Noninterest expense	1,214	1,264	1,008	(4.0)	20.4	3,713	3,001	23.7
Other intangibles	44	44	6	--	nm	131	19	nm
Total noninterest expense	1,258	1,308	1,014	(3.8)	24.1	3,844	3,020	27.3
Income before provision and taxes	1,245	1,324	1,331	(6.0)	(6.5)	3,969	3,302	20.2
Provision for credit losses	128	162	71	(21.0)	80.3	264	180	46.7
Income before income taxes	1,117	1,162	1,260	(3.9)	(11.3)	3,705	3,122	18.7
Income taxes and taxable-equivalent adjustment	279	291	315	(4.1)	(11.4)	927	781	18.7
Net income	838	871	945	(3.8)	(11.3)	2,778	2,341	18.7
Net (income) loss attributable to noncontrolling interests	--	--	--	--	--	--	--	--
Net income attributable to U.S. Bancorp	\$838	\$871	\$945	(3.8)	(11.3)	\$2,778	\$2,341	18.7
<b>Average Balance Sheet Data</b>								
Loans	\$175,579	\$178,722	\$154,473	(1.8)	13.7	\$177,081	\$145,594	21.6
Other earning assets	6,458	6,671	4,737	(3.2)	36.3	6,386	4,682	36.4
Goodwill	4,638	4,651	3,612	(.3)	28.4	4,634	3,638	27.4
Other intangible assets	921	962	314	(4.3)	nm	972	295	nm
Assets	203,784	205,138	174,077	(.7)	17.1	203,358	163,392	24.5
Noninterest-bearing deposits	66,083	73,699	77,471	(10.3)	(14.7)	74,003	84,200	(12.1)
Interest-bearing deposits	206,622	192,584	178,080	7.3	16.0	198,702	169,892	17.0
Total deposits	272,705	266,283	255,551	2.4	6.7	272,705	254,092	7.3
Total U.S. Bancorp shareholders' equity	22,831	22,358	18,334	2.1	24.5	22,246	17,758	25.3

Wealth, Corporate, Commercial and Institutional Banking provides core banking, specialized lending, transaction and payment processing, capital markets, asset management, and brokerage and investment related services to wealth, middle market, large corporate, government and institutional clients.

Wealth, Corporate, Commercial and Institutional Banking generated \$1,245 million of income before provision and taxes in the third quarter of 2023, compared with \$1,331 million in the third quarter of 2022, and contributed \$838 million of the Company's net income in the third quarter of 2023. The provision for credit losses increased \$57 million (80.3 percent) compared with the third quarter of 2022 primarily due to commercial real estate credit quality, partially offset by balance reductions in the current quarter. Total net revenue was \$158 million (6.7 percent) higher in the third quarter of 2023 due to an increase of \$33 million (2.3 percent) in net interest income, and an increase of \$125 million (13.8 percent) in total noninterest income. Net interest income increased due to the impact of rising interest rates on earning assets and the acquisition of MUB. Total noninterest income increased primarily due to higher trust and investment management fees due to the MUB acquisition and core business growth, and higher commercial products revenue mainly due to higher trading revenue. Total noninterest expense increased \$244 million (24.1 percent) compared with the third quarter of 2022 primarily due to higher FDIC insurance expense driven by an increase in the assessment base and rate along with the inclusion of MUB in the current year, and higher compensation expense and net shared services expense driven by investment in support of business growth and the impact of the MUB acquisition, including intangible amortization driven by the core deposit intangible.

CONSUMER AND BUSINESS BANKING							Preliminary data		
(\$ in millions)	3Q	2Q	3Q	Percent Change		YTD	YTD	Percent	
	2023	2023	2022	3Q23 vs 2Q23	3Q23 vs 3Q22	2023	2022	Change	
<b>Condensed Income Statement</b>									
Net interest income (taxable-equivalent basis)	\$2,045	\$2,142	\$1,693	(4.5)	20.8	\$6,413	\$4,752	35.0	
Noninterest income	430	428	332	.5	29.5	1,256	1,177	6.7	
Securities gains (losses), net	--	--	--	--	--	--	--	--	
Total net revenue	2,475	2,570	2,025	(3.7)	22.2	7,669	5,929	29.3	
Noninterest expense	1,646	1,713	1,402	(3.9)	17.4	5,032	4,201	19.8	
Other intangibles	88	87	3	1.1	nm	263	9	nm	
Total noninterest expense	1,734	1,800	1,405	(3.7)	23.4	5,295	4,210	25.8	
Income before provision and taxes	741	770	620	(3.8)	19.5	2,374	1,719	38.1	
Provision for credit losses	8	15	41	(46.7)	(80.5)	30	15	nm	
Income before income taxes	733	755	579	(2.9)	26.6	2,344	1,704	37.6	
Income taxes and taxable-equivalent adjustment	183	189	145	(3.2)	26.2	586	426	37.6	
Net income	550	566	434	(2.8)	26.7	1,758	1,278	37.6	
Net (income) loss attributable to noncontrolling interests	--	--	--	--	--	--	--	--	
Net income attributable to U.S. Bancorp	\$550	\$566	\$434	(2.8)	26.7	\$1,758	\$1,278	37.6	
<b>Average Balance Sheet Data</b>									
Loans	\$157,357	\$167,030	\$142,640	(5.8)	10.3	\$163,905	\$141,276	16.0	
Other earning assets	2,688	2,512	3,043	7.0	(11.7)	2,462	3,330	(26.1)	
Goodwill	4,515	4,531	3,241	(.4)	39.3	4,512	3,248	38.9	
Other intangible assets	5,154	5,393	3,726	(4.4)	38.3	5,378	3,515	53.0	
Assets	174,788	184,835	158,057	(5.4)	10.6	181,595	156,904	15.7	
Noninterest-bearing deposits	25,590	34,231	30,829	(25.2)	(17.0)	33,638	30,722	9.5	
Interest-bearing deposits	196,374	182,991	161,778	7.3	21.4	185,476	162,528	14.1	
Total deposits	221,964	217,222	192,607	2.2	15.2	219,114	193,250	13.4	
Total U.S. Bancorp shareholders' equity	15,763	16,387	12,431	(3.8)	26.8	16,236	12,324	31.7	

Consumer and Business Banking comprises consumer banking, small business banking and consumer lending. Products and services are delivered through banking offices, telephone servicing and sales, on-line services, direct mail, ATM processing, mobile devices, distributed mortgage loan officers, and intermediary relationships including auto dealerships, mortgage banks, and strategic business partners.

Consumer and Business Banking generated \$741 million of income before provision and taxes in the third quarter of 2023, compared with \$620 million in the third quarter of 2022, and contributed \$550 million of the Company's net income in the third quarter of 2023. The provision for credit losses decreased \$33 million (80.5 percent) compared with the third quarter of 2022 due to recent strength in housing prices. Total net revenue was higher by \$450 million (22.2 percent) in the third quarter of 2023 due to an increase of \$352 million (20.8 percent) in net interest income, and an increase in total noninterest income of \$98 million (29.5 percent). Net interest income increased due to the impact of rising interest rates on earning assets and the acquisition of MUB. Total noninterest income mainly increased due to higher mortgage banking revenue driven by higher gain on sale margins and a favorable change in the valuation of mortgage servicing rights, net of hedging activities. Total noninterest expense increased \$329 million (23.4 percent) in the third quarter of 2023 compared with the third quarter of 2022 due to an increase in compensation expense and net shared services expense due to investments in digital capabilities, and the impact of the MUB acquisition, including intangible amortization driven by the core deposit intangible.

PAYMENT SERVICES							Preliminary data		
(\$ in millions)									
	3Q	2Q	3Q	Percent Change		YTD	YTD	Percent	
	2023	2023	2022	3Q23 vs	3Q23 vs	2023	2022	Change	
				2Q23	3Q22				
<b>Condensed Income Statement</b>									
Net interest income (taxable-equivalent basis)	\$692	\$645	\$629	7.3	10.0	\$1,991	\$1,870	6.5	
Noninterest income	1,039	1,051	994	(1.1)	4.5	3,027	2,844	6.4	
Securities gains (losses), net	--	--	--	--	--	--	--	--	
Total net revenue	1,731	1,696	1,623	2.1	6.7	5,018	4,714	6.4	
Noninterest expense	938	886	858	5.9	9.3	2,709	2,499	8.4	
Other intangibles	29	28	34	3.6	(14.7)	86	102	(15.7)	
Total noninterest expense	967	914	892	5.8	8.4	2,795	2,601	7.5	
Income before provision and taxes	764	782	731	(2.3)	4.5	2,223	2,113	5.2	
Provision for credit losses	399	314	285	27.1	40.0	933	636	46.7	
Income before income taxes	365	468	446	(22.0)	(18.2)	1,290	1,477	(12.7)	
Income taxes and taxable-equivalent adjustment	91	117	112	(22.2)	(18.8)	322	370	(13.0)	
Net income	274	351	334	(21.9)	(18.0)	968	1,107	(12.6)	
Net (income) loss attributable to noncontrolling interests	--	--	--	--	--	--	--	--	
Net income attributable to U.S. Bancorp	\$274	\$351	\$334	(21.9)	(18.0)	\$968	\$1,107	(12.6)	
<b>Average Balance Sheet Data</b>									
Loans	\$38,954	\$37,913	\$35,819	2.7	8.8	\$37,942	\$33,820	12.2	
Other earning assets	5	74	392	(93.2)	(98.7)	126	810	(84.4)	
Goodwill	3,333	3,330	3,292	.1	1.2	3,328	3,312	.5	
Other intangible assets	339	359	405	(5.6)	(16.3)	361	435	(17.0)	
Assets	44,774	44,128	42,053	1.5	6.5	43,928	40,536	8.4	
Noninterest-bearing deposits	2,796	3,179	3,312	(12.0)	(15.6)	3,052	3,459	(11.8)	
Interest-bearing deposits	101	104	171	(2.9)	(40.9)	104	166	(37.3)	
Total deposits	2,897	3,283	3,483	(11.8)	(16.8)	3,156	3,625	(12.9)	
Total U.S. Bancorp shareholders' equity	9,442	9,127	8,255	3.5	14.4	9,181	8,129	12.9	

**Payment Services** includes consumer and business credit cards, stored-value cards, debit cards, corporate, government and purchasing card services and merchant processing.

Payment Services generated \$764 million of income before provision and taxes in the third quarter of 2023, compared with \$731 million in the third quarter of 2022, and contributed \$274 million of the Company's net income in the third quarter of 2023. The provision for credit losses increased \$114 million (40.0 percent) compared with the third quarter of 2022 primarily due to normalizing credit conditions exhibited through increasing delinquency rates and lower consumer liquidity. Total net revenue increased \$108 million (6.7 percent) in the third quarter of 2023 due to higher net interest income of \$63 million (10.0 percent) and higher total noninterest income of \$45 million (4.5 percent). Net interest income increased primarily due to higher loan yields driven by higher interest rates and customer revolve rates, along with higher loan balances, partially offset by higher funding costs. Total noninterest income increased year-over-year driven by higher card revenue and merchant processing services, mainly due to higher volume and favorable rates. Total noninterest expense increased \$75 million (8.4 percent) reflecting higher net shared services expense driven by investment in infrastructure and technology development, in addition to higher compensation expense due to merit and core business growth.

TREASURY AND CORPORATE SUPPORT							Preliminary data		
(\$ in millions)				Percent Change		YTD 2023	YTD 2022	Percent Change	
	3Q 2023	2Q 2023	3Q 2022	3Q23 vs 2Q23	3Q23 vs 3Q22				
<b>Condensed Income Statement</b>									
Net interest income (taxable-equivalent basis)	\$59	\$103	\$96	(42.7)	(38.5)	\$290	\$249	16.5	
Noninterest income	264	171	236	54.4	11.9	621	682	(8.9)	
Securities gains (losses), net	--	3	1	nm	nm	(29)	38	nm	
Total net revenue	323	277	333	16.6	(3.0)	882	969	(9.0)	
Noninterest expense	571	547	326	4.4	75.2	1,720	1,032	66.7	
Other intangibles	--	--	--	--	--	--	--	--	
Total noninterest expense	571	547	326	4.4	75.2	1,720	1,032	66.7	
Income (loss) before provision and taxes	(248)	(270)	7	8.1	nm	(838)	(63)	nm	
Provision for credit losses	(20)	330	(35)	nm	42.9	536	(46)	nm	
Income (loss) before income taxes	(228)	(600)	42	62.0	nm	(1,374)	(17)	nm	
Income taxes and taxable-equivalent adjustment	(90)	(181)	(61)	50.3	(47.5)	(467)	(199)	nm	
Net income (loss)	(138)	(419)	103	67.1	nm	(907)	182	nm	
Net (income) loss attributable to noncontrolling interests	(1)	(8)	(4)	87.5	75.0	(15)	(8)	(87.5)	
Net income (loss) attributable to U.S. Bancorp	\$(139)	\$(427)	\$99	67.4	nm	\$(922)	\$174	nm	
<b>Average Balance Sheet Data</b>									
Loans	\$4,987	\$5,152	\$3,846	(3.2)	29.7	\$5,184	\$4,041	28.3	
Other earning assets	219,217	215,765	196,716	1.6	11.4	215,805	202,578	6.5	
Goodwill	--	--	--	--	--	--	--	--	
Other intangible assets	11	10	--	10.0	nm	19	--	nm	
Assets	240,653	238,911	214,577	.7	12.2	238,600	221,235	7.8	
Noninterest-bearing deposits	3,055	2,649	2,432	15.3	25.6	2,863	2,512	14.0	
Interest-bearing deposits	11,670	7,828	2,696	49.1	nm	8,795	2,350	nm	
Total deposits	14,725	10,477	5,128	40.5	nm	11,658	4,862	nm	
Total U.S. Bancorp shareholders' equity	5,781	5,950	10,800	(2.8)	(46.5)	5,777	12,593	(54.1)	

Treasury and Corporate Support includes the Company's investment portfolios, funding, capital management, interest rate risk management, income taxes not allocated to business segments, including most investments in tax-advantaged projects, and the residual aggregate of those expenses associated with corporate activities that are managed on a consolidated basis.

Treasury and Corporate Support generated a \$248 million loss before provision and taxes in the third quarter of 2023, compared with \$7 million of income before provision and taxes in the third quarter of 2022, and recorded a net loss of \$139 million in the third quarter of 2023. The provision for credit losses increased \$15 million (42.9 percent) compared with the third quarter of 2022 primarily due to credit impairment realized on certain loan portfolios not included in continuing operations. Total net revenue was lower by \$10 million (3.0 percent) in the third quarter of 2023 due to an decrease of \$37 million (38.5 percent) in net interest income, offset by an increase of \$27 million (11.4 percent) in total noninterest income. Net interest income decreased primarily due to higher funding costs partially offset by higher yields on the investment portfolio and cash balances. The increase in total noninterest income was primarily due to higher commercial products revenue. Total noninterest expense increased \$245 million (75.2 percent) compared with the third quarter of 2022 primarily due to higher merger and integration-related charges related to the acquisition of MUB, the impact of the acquisition of MUB, higher compensation expense due to higher merit and hiring to support business growth, and higher marketing and business development expense as the Company continues to invest in its national brand and global reach, partially offset by lower net shared services costs. Income taxes are assessed to each line of business at a managerial tax rate of 25.0 percent with the residual tax expense or benefit to arrive at the consolidated effective tax rate included in Treasury and Corporate Support.

**WEALTH, CORPORATE, COMMERCIAL AND INSTITUTIONAL BANKING**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,472	\$1,559	\$1,660	\$1,561	\$1,439
<b>Noninterest Income</b>					
Card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	627	621	590	571	571
Service charges	129	135	129	118	129
Commercial products revenue	154	203	185	108	119
Mortgage banking revenue	--	--	--	--	--
Investment products fees	70	68	68	58	56
Securities gains (losses), net	--	--	--	--	--
Other	51	46	46	34	31
Total noninterest income	1,031	1,073	1,018	889	906
Total net revenue	2,503	2,632	2,678	2,450	2,345
<b>Noninterest Expense</b>					
Compensation and employee benefits	546	546	534	470	440
Net occupancy and equipment	37	38	37	34	33
Other intangibles	44	44	43	18	6
Net shared services	448	502	470	421	384
Other	183	178	194	174	151
Total noninterest expense	1,258	1,308	1,278	1,117	1,014
Income before provision and income taxes	1,245	1,324	1,400	1,333	1,331
<b>Provision for Credit Losses</b>	128	162	(26)	(26)	71
Income before income taxes	1,117	1,162	1,426	1,359	1,260
Income taxes and taxable-equivalent adjustment	279	291	357	340	315
Net income	838	871	1,069	1,019	945
Net (income) loss attributable to noncontrolling interests	--	--	--	--	--
Net income attributable to U.S. Bancorp	\$838	\$871	\$1,069	\$1,019	\$945
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.63 %	1.70 %	2.16 %	2.15 %	2.15 %
Net interest margin (taxable-equivalent basis)	3.21	3.37	3.68	3.64	3.59
Efficiency ratio	50.3	49.7	47.7	45.6	43.2

**WEALTH, CORPORATE, COMMERCIAL AND INSTITUTIONAL BANKING**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended																																		
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022																														
<b>AVERAGE BALANCE SHEET</b>																																			
<b>Loans</b>																																			
Commercial	\$117,181	\$120,865	\$119,335	\$116,305	\$111,579																														
Commercial real estate	38,472	38,520	38,777	31,545	26,939																														
Residential mortgages	14,228	13,607	12,997	11,150	9,900																														
Credit card	--	--	--	--	--																														
Other retail	5,698	5,730	5,850	6,042	6,055																														
Total loans	175,579	178,722	176,959	165,042	154,473																														
<b>Other Earning Assets</b>	6,458	6,671	6,024	5,034	4,737																														
Total earning assets	182,037	185,393	182,983	170,076	159,210																														
<b>Non-earning Assets</b>																																			
Goodwill	4,638	4,651	4,612	3,622	3,612																														
Other intangible assets	921	962	1,034	570	314																														
Other non-earning assets	16,188	14,132	12,495	13,508	10,941																														
Total non-earning assets	21,747	19,745	18,141	17,700	14,867																														
Total assets	203,784	205,138	201,124	187,776	174,077																														
<b>Deposits</b>																																			
Noninterest-bearing deposits	66,083	73,699	82,405	78,156	77,471																														
Interest checking	52,070	49,580	51,637	48,860	38,385																														
Savings products	141,848	130,111	130,560	123,226	114,611																														
Time deposits	12,704	12,893	14,596	19,218	25,084																														
Total deposits	272,705	266,283	279,198	269,460	255,551																														
<b>Other Interest-bearing Liabilities</b>	12,842	13,353	12,898	12,772	11,874																														
<b>Other Noninterest-bearing Liabilities</b>	12,877	11,794	11,097	11,741	9,385																														
Total liabilities	298,424	291,430	303,193	293,973	276,810																														
<b>Total U.S. Bancorp Shareholders' Equity</b>	22,831	22,358	21,534	19,344	18,334																														
<b>Noncontrolling Interests</b>	--	--	--	--	--																														
<b>Total Equity</b>	22,831	22,358	21,534	19,344	18,334																														
<b>NET INTEREST SPREADS</b>																																			
Total earning assets	1.16 %	1.19 %	1.20 %	1.15 %	1.22 %																														
Total assets	.60	.71	.79	.78	.95																														
Total deposits	3.07	3.15	3.08	2.66	1.84																														
Total liabilities	3.05	3.11	3.04	2.61	1.80																														
<b>CREDIT QUALITY</b>																																			
<b>Net Charge-offs</b>																																			
Commercial	\$42	\$35	\$9	\$11	\$2																														
Commercial real estate	49	12	(4)	5	(5)																														
Residential mortgages	--	--	--	--	--																														
Credit card	--	--	--	--	--																														
Other retail	1	--	--	--	--																														
Total net charge-offs	\$92	\$47	\$5	\$16	\$(3)																														
<b>Net Charge-off Ratios</b>																																			
Commercial	.14 %	.12 %	.03 %	.04 %	.01 %																														
Commercial real estate	.51	.12	(.04)	.06	(.07)																														
Residential mortgages	--	--	--	--	--																														
Credit card	--	--	--	--	--																														
Other retail	.07	--	--	--	--																														
Total net charge-offs	.21 %	.11 %	.01 %	.04 %	(.01) %																														
<table border="1"> <thead> <tr> <th></th> <th>September 30, 2023</th> <th>June 30, 2023</th> <th>March 31, 2023</th> <th>December 31, 2022</th> <th>September 30, 2022</th> </tr> </thead> <tbody> <tr> <td><b>Nonperforming Assets</b></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Nonperforming loans</td> <td>\$830</td> <td>\$604</td> <td>\$599</td> <td>\$384</td> <td>\$157</td> </tr> <tr> <td>Other nonperforming assets</td> <td>1</td> <td>--</td> <td>--</td> <td>1</td> <td>1</td> </tr> <tr> <td>Total nonperforming assets</td> <td>\$831</td> <td>\$604</td> <td>\$599</td> <td>\$385</td> <td>\$158</td> </tr> </tbody> </table>							September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022	<b>Nonperforming Assets</b>						Nonperforming loans	\$830	\$604	\$599	\$384	\$157	Other nonperforming assets	1	--	--	1	1	Total nonperforming assets	\$831	\$604	\$599	\$385	\$158
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022																														
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**WEALTH, CORPORATE, COMMERCIAL AND INSTITUTIONAL BANKING**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Commercial real estate division	\$46,592	\$46,816	\$46,505	\$41,101	\$37,086
Global markets & specialized finance	17,987	18,265	17,858	17,732	17,480
Middle market	29,885	30,662	31,564	26,409	23,427
Wealth management	27,127	26,923	26,688	24,312	22,554
Corporate banking and other	53,988	56,056	54,344	55,488	53,926
<b>Total</b>	<b>\$175,579</b>	<b>\$178,722</b>	<b>\$176,959</b>	<b>\$165,042</b>	<b>\$154,473</b>
<b>Average Deposit Balances</b>					
Commercial real estate division	\$16,522	\$16,425	\$17,370	\$16,436	\$14,775
Global markets & specialized finance	64,406	61,542	64,129	60,860	60,483
Middle market	40,413	41,385	44,909	40,743	34,530
Wealth management	37,006	37,131	39,155	33,755	31,674
Corporate banking and other	114,358	109,800	113,635	117,666	114,089
<b>Total</b>	<b>\$272,705</b>	<b>\$266,283</b>	<b>\$279,198</b>	<b>\$269,460</b>	<b>\$255,551</b>
<b>Total Noninterest Income</b>					
Trust and investment management fees	\$627	\$621	\$590	\$571	\$571
Global capital markets	195	220	206	136	155
Treasury management	129	135	129	120	123
All other noninterest income	80	97	93	62	57
<b>Total noninterest income</b>	<b>\$1,031</b>	<b>\$1,073</b>	<b>\$1,018</b>	<b>\$889</b>	<b>\$906</b>
<b>Assets Under Management by Category *</b>					
Equity	\$67,371	\$63,958	\$63,547	\$57,934	\$56,772
Fixed income	201,045	204,257	196,711	178,321	176,353
Money market	148,593	140,366	127,134	126,410	127,184
Other	31,212	30,674	32,244	30,888	30,491
<b>Total</b>	<b>\$448,221</b>	<b>\$439,255</b>	<b>\$419,636</b>	<b>\$393,553</b>	<b>\$390,800</b>

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

**CONSUMER AND BUSINESS BANKING**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$2,045	\$2,142	\$2,226	\$2,014	\$1,693
<b>Noninterest Income</b>					
Card revenue	4	2	2	2	3
Corporate payment products revenue	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	--	--	--	--	1
Service charges	203	187	193	194	186
Commercial products revenue	5	7	7	5	4
Mortgage banking revenue	144	161	128	104	81
Investment products fees	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	74	71	68	54	57
Total noninterest income	430	428	398	359	332
Total net revenue	2,475	2,570	2,624	2,373	2,025
<b>Noninterest Expense</b>					
Compensation and employee benefits	576	588	585	508	496
Net occupancy and equipment	153	154	152	134	124
Other intangibles	88	87	88	33	3
Net shared services	738	798	760	729	655
Other	179	173	176	171	127
Total noninterest expense	1,734	1,800	1,761	1,575	1,405
Income before provision and income taxes	741	770	863	798	620
<b>Provision for Credit Losses</b>	8	15	7	60	41
Income before income taxes	733	755	856	738	579
Income taxes and taxable-equivalent adjustment	183	189	214	185	145
Net income	550	566	642	553	434
Net (income) loss attributable to noncontrolling interests	--	--	--	--	--
Net income attributable to U.S. Bancorp	\$550	\$566	\$642	\$553	\$434
<b>FINANCIAL RATIOS</b>					
Return on average assets	1.25 %	1.23 %	1.41 %	1.29 %	1.09 %
Net interest margin (taxable-equivalent basis)	5.07	5.07	5.32	5.11	4.61
Efficiency ratio	70.1	70.0	67.1	66.4	69.4

**CONSUMER AND BUSINESS BANKING**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$4,141	\$4,242	\$3,868	\$4,006	\$4,162
Commercial real estate	12,575	12,857	13,024	11,538	10,833
Residential mortgages	100,254	103,848	103,134	85,779	73,948
Credit card	--	--	--	--	--
Other retail	40,387	46,083	47,416	52,500	53,697
Total loans	157,357	167,030	167,442	153,823	142,640
<b>Other Earning Assets</b>	2,688	2,512	2,179	2,485	3,043
Total earning assets	160,045	169,542	169,621	156,308	145,683
<b>Non-earning Assets</b>					
Goodwill	4,515	4,531	4,490	3,256	3,241
Other intangible assets	5,154	5,393	5,594	4,584	3,726
Other non-earning assets	5,074	5,369	5,573	5,719	5,407
Total non-earning assets	14,743	15,293	15,657	13,559	12,374
Total assets	174,788	184,835	185,278	169,867	158,057
<b>Deposits</b>					
Noninterest-bearing deposits	25,590	34,231	41,268	34,657	30,829
Interest checking	79,387	76,612	75,285	74,270	74,233
Savings products	84,308	80,582	83,949	79,663	77,568
Time deposits	32,679	25,797	17,613	11,440	9,977
Total deposits	221,964	217,222	218,115	200,030	192,607
<b>Other Interest-bearing Liabilities</b>	1,238	1,229	1,279	1,084	741
<b>Other Noninterest-bearing Liabilities</b>	2,420	2,630	2,725	3,082	2,857
Total liabilities	225,622	221,081	222,119	204,196	196,205
<b>Total U.S. Bancorp Shareholders' Equity</b>	15,763	16,387	16,566	13,727	12,431
<b>Noncontrolling Interests</b>	--	--	--	--	--
<b>Total Equity</b>	15,763	16,387	16,566	13,727	12,431
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.32 %	1.34 %	1.42 %	1.55 %	1.63 %
Total assets	.90	.94	1.02	1.18	1.32
Total deposits	5.07	5.21	5.10	4.40	2.92
Total liabilities	5.02	5.15	5.04	4.33	2.87
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$17	\$9	\$9	\$9	\$5
Commercial real estate	(1)	--	--	1	(1)
Residential mortgages	(3)	(3)	(1)	(4)	(5)
Credit card	--	--	--	--	--
Other retail	44	27	34	36	26
Total net charge-offs	\$57	\$33	\$42	\$42	\$25
<b>Net Charge-off Ratios</b>					
Commercial	1.63 %	.85 %	.94 %	.89 %	.48 %
Commercial real estate	(.03)	--	--	.03	(.04)
Residential mortgages	(.01)	(.01)	--	(.02)	(.03)
Credit card	--	--	--	--	--
Other retail	.43	.24	.29	.27	.19
Total net charge-offs	.14 %	.08 %	.10 %	.11 %	.07 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$363	\$392	\$496	\$543	\$424
Other nonperforming assets	26	25	23	23	24
Total nonperforming assets	\$389	\$417	\$519	\$566	\$448

**CONSUMER AND BUSINESS BANKING**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>OTHER INFORMATION</b>					
<b>Other Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$4,435	\$4,829	\$5,241	\$5,774	\$6,259
Home equity and second mortgages	10,238	10,107	10,058	9,280	8,583
Other	25,714	31,147	32,117	37,446	38,855
Total other retail	<u>\$40,387</u>	<u>\$46,083</u>	<u>\$47,416</u>	<u>\$52,500</u>	<u>\$53,697</u>
Home equity first lien*	\$6,573	\$6,822	\$7,079	\$7,335	\$7,614
Home equity loans	1,665	1,503	1,367	1,279	1,102
Home equity lines	8,573	8,604	8,691	8,001	7,481
Total home equity	<u>\$16,811</u>	<u>\$16,929</u>	<u>\$17,137</u>	<u>\$16,615</u>	<u>\$16,197</u>
<b>Net Charge-off Ratios</b>					
Retail leasing	.18 %	.08 %	.08 %	.07 %	.06 %
Home equity and second mortgages	.08	(.04)	(.04)	--	(.09)
Other	.62	.35	.43	.37	.28
Total other retail	<u>.43 %</u>	<u>.24 %</u>	<u>.29 %</u>	<u>.27 %</u>	<u>.19 %</u>
<b>Retail Credit Production</b>					
Indirect loan/lease production volume	\$1,090	\$1,588	\$1,665	\$1,093	\$2,966
Direct branch loan/line production volume	1,575	1,570	1,300	1,698	2,175
Other production volume	308	250	307	278	531
Total retail credit production volume	<u>\$2,973</u>	<u>\$3,408</u>	<u>\$3,272</u>	<u>\$3,069</u>	<u>\$5,672</u>
<b>Branch and ATM Data</b>					
# of branches	2,280	2,304	2,462	2,494	2,205
# of U.S. Bank ATMs	4,520	4,514	4,519	4,505	4,089

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

**CONSUMER AND BUSINESS BANKING**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>Mortgage Banking Division Data</b>					
Mortgage banking revenue					
Origination and sales (a)	\$70	\$81	\$44	\$35	\$31
Loan servicing	176	187	190	193	190
Mortgage servicing rights fair value changes net of economic hedges (b)	(3)	(1)	(11)	(10)	(19)
Other changes in mortgage servicing rights fair value (c)	(99)	(106)	(95)	(114)	(121)
Total mortgage banking revenue	\$144	\$161	\$128	\$104	\$81
Mortgage production volume	\$9,493	\$11,560	\$9,889	\$11,195	\$15,606
Mortgage application volume	\$12,947	\$15,841	\$16,077	\$11,740	\$21,347
Mortgages serviced for others (d)(e)	\$232,263	\$251,572	\$245,617	\$243,626	\$228,992

A summary of the Company's mortgage servicing rights and related characteristics by portfolio as of September 30, 2023, was as follows:

(Dollars in Millions)	HFA (f)	Government	Conventional (g)	Total
Servicing portfolio (h)	\$46,729	\$25,756	\$151,691	\$224,176
Fair value	\$795	\$539	\$2,248	\$3,582
Value (bps) (i)	170	209	148	160
Weighted-average servicing fees (bps)	36	44	26	30
Multiple (value/servicing fees)	4.74	4.76	5.77	5.34
Weighted-average note rate	4.43 %	4.16 %	3.75 %	3.94 %
Weighted-average age (in years)	4.3	5.5	4.1	4.3
Weighted-average expected prepayment (constant prepayment rate)	8.8 %	9.4 %	7.7 %	8.1 %
Weighted-average expected life (in years)	7.9	7.2	7.5	7.5
Weighted-average option adjusted spread (j)	5.4 %	5.9 %	4.6 %	4.9 %

(a) Origination and sales revenue recorded based on estimated number of applications that will close.

(b) Represents the net impact of changes in the fair value of mortgage servicing rights related to assumption changes and the derivatives used to economically hedge the mortgage servicing rights fair value changes.

(c) Primarily the change in MSR value from passage of time and cash flows realized (decay), but also includes the impact of changes to expected cash flows not associated with changes in market interest rates, such as the impact of delinquencies.

(d) Amounts reported reflect end of period balances.

(e) Includes subserviced mortgages with no corresponding mortgage servicing rights asset.

(f) Represents Housing Finance Agency division.

(g) Represents loans primarily sold to government-sponsored enterprises.

(h) Represents principal balance of mortgages having corresponding mortgage servicing rights asset.

(i) Calculated as fair value divided by the servicing portfolio.

(j) Option adjusted spread is the incremental spread added to the risk-free rate to reflect optionality and other risk inherent in the mortgage servicing rights asset.

**PAYMENT SERVICES**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$692	\$645	\$654	\$634	\$629
<b>Noninterest Income</b>					
Card revenue	408	420	358	382	388
Corporate payment products revenue	198	190	189	178	190
Merchant processing services	427	436	387	385	406
Trust and investment management fees	--	--	--	--	--
Service charges	--	--	--	--	1
Commercial products revenue	--	--	--	--	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	6	5	3	5	9
Total noninterest income	1,039	1,051	937	950	994
Total net revenue	1,731	1,696	1,591	1,584	1,623
<b>Noninterest Expense</b>					
Compensation and employee benefits	234	233	230	210	208
Net occupancy and equipment	10	10	9	10	10
Other intangibles	29	28	29	34	34
Net shared services	460	438	426	430	426
Other	234	205	220	242	214
Total noninterest expense	967	914	914	926	892
Income before provision and income taxes	764	782	677	658	731
<b>Provision for Credit Losses</b>	399	314	220	344	285
Income before income taxes	365	468	457	314	446
Income taxes and taxable-equivalent adjustment	91	117	114	79	112
Net income	274	351	343	235	334
Net (income) loss attributable to noncontrolling interests	--	--	--	--	--
Net income attributable to U.S. Bancorp	\$274	\$351	\$343	\$235	\$334
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.43 %	3.19 %	3.25 %	2.19 %	3.15 %
Net interest margin (taxable-equivalent basis)	7.05	6.81	7.12	6.77	6.89
Efficiency ratio	55.9	53.9	57.4	58.5	55.0

**PAYMENT SERVICES**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$11,899	\$11,691	\$11,183	\$11,662	\$11,526
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Credit card	26,883	26,046	25,569	25,173	24,105
Other retail	172	176	183	188	188
Total loans	38,954	37,913	36,935	37,023	35,819
<b>Other Earning Assets</b>	5	74	302	110	392
Total earning assets	38,959	37,987	37,237	37,133	36,211
<b>Non-earning Assets</b>					
Goodwill	3,333	3,330	3,320	3,284	3,292
Other intangible assets	339	359	385	387	405
Other non-earning assets	2,143	2,452	1,916	1,860	2,145
Total non-earning assets	5,815	6,141	5,621	5,531	5,842
Total assets	44,774	44,128	42,858	42,664	42,053
<b>Deposits</b>					
Noninterest-bearing deposits	2,796	3,179	3,184	3,265	3,312
Interest checking	--	--	--	--	--
Savings products	100	103	107	151	171
Time deposits	1	1	1	1	--
Total deposits	2,897	3,283	3,292	3,417	3,483
<b>Other Interest-bearing Liabilities</b>	308	457	304	263	313
<b>Other Noninterest-bearing Liabilities</b>	4,974	5,301	4,656	4,312	4,545
Total liabilities	8,179	9,041	8,252	7,992	8,341
<b>Total U.S. Bancorp Shareholders' Equity</b>	9,442	9,127	8,968	8,542	8,255
<b>Noncontrolling Interests</b>	--	--	--	--	--
<b>Total Equity</b>	9,442	9,127	8,968	8,542	8,255
<b>NET INTEREST SPREADS</b>					
Total earning assets	6.16 %	5.97 %	6.26 %	6.02 %	6.25 %
Total assets	4.72	4.49	4.89	4.79	5.05
Total deposits	5.89	5.74	5.17	4.41	2.96
Total liabilities	5.29	4.84	4.77	4.02	2.52
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$37	\$35	\$29	\$22	\$20
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Credit card	220	199	175	140	119
Other retail	1	1	1	1	1
Total net charge-offs	\$258	\$235	\$205	\$163	\$140
<b>Net Charge-off Ratios</b>					
Commercial	1.23 %	1.20 %	1.05 %	.75 %	.69 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Credit card	3.25	3.06	2.78	2.21	1.96
Other retail	2.31	2.28	2.22	2.11	2.11
Total net charge-offs	2.63 %	2.49 %	2.25 %	1.75 %	1.55 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$--	\$--	\$1	\$1	\$--
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$--	\$--	\$1	\$1	\$--

**PAYMENT SERVICES**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>OTHER INFORMATION</b>					
<b>Total Noninterest Income</b>					
Retail payment solutions	\$410	\$422	\$360	\$384	\$395
Corporate payment systems	201	193	191	181	192
Global merchant acquiring	428	436	386	385	407
Total	<u>\$1,039</u>	<u>\$1,051</u>	<u>\$937</u>	<u>\$950</u>	<u>\$994</u>
<b>Payment Volumes</b>					
Retail payment solutions (Issuing)					
Credit card	\$34,526	\$34,924	\$32,221	\$33,957	\$34,052
Debit and prepaid card	25,795	26,119	24,765	24,396	23,766
Total retail payment solutions	<u>\$60,321</u>	<u>\$61,043</u>	<u>\$56,986</u>	<u>\$58,353</u>	<u>\$57,818</u>
Corporate payment systems (issuing)	\$22,925	\$22,126	\$21,778	\$21,047	\$22,751
Merchant volume (acquiring)	\$144,558	\$145,376	\$132,817	\$129,767	\$135,934
# of merchant transactions	2,094,366,023	2,040,006,881	1,817,229,245	1,899,319,203	1,964,246,370



**TREASURY AND CORPORATE SUPPORT**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$59	\$103	\$128	\$116	\$96
<b>Noninterest Income</b>					
Card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	--	--	--	--	--
Service charges	2	2	2	2	1
Commercial products revenue	195	148	142	151	162
Mortgage banking revenue	--	(30)	--	--	--
Investment products fees	--	--	--	--	--
Securities gains (losses), net	--	3	(32)	(18)	1
Other	67	51	42	(290)	73
Total noninterest income	264	174	154	(155)	237
Total net revenue	323	277	282	(39)	333
<b>Noninterest Expense</b>					
Compensation and employee benefits	1,259	1,279	1,297	1,214	1,116
Net occupancy and equipment	113	114	123	112	105
Other intangibles	--	--	--	--	--
Net shared services	(1,646)	(1,738)	(1,656)	(1,580)	(1,465)
Other	845	892	838	679	570
Total noninterest expense	571	547	602	425	326
Income (loss) before provision and income taxes	(248)	(270)	(320)	(464)	7
<b>Provision for Credit Losses</b>	(20)	330	226	814	(35)
Income (loss) before income taxes	(228)	(600)	(546)	(1,278)	42
Income taxes and taxable-equivalent adjustment	(90)	(181)	(196)	(401)	(61)
Net income (loss)	(138)	(419)	(350)	(877)	103
Net (income) loss attributable to noncontrolling interests	(1)	(8)	(6)	(5)	(4)
Net income (loss) attributable to U.S. Bancorp	\$(139)	\$(427)	\$(356)	\$(882)	\$99
<b>FINANCIAL RATIOS</b>					
Return on average assets	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**

Preliminary data

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,499	\$1,287	\$1,297	\$945	\$1,252
Commercial real estate	3,206	3,557	3,794	2,639	2,238
Residential mortgages	145	151	156	163	170
Credit card	--	--	--	--	--
Other retail	137	157	167	176	186
Total loans	4,987	5,152	5,414	3,923	3,846
<b>Other Earning Assets</b>	219,217	215,765	212,359	205,238	196,716
Total earning assets	224,204	220,917	217,773	209,161	200,562
<b>Non-earning Assets</b>					
Goodwill	--	--	--	--	--
Other intangible assets	11	10	36	19	--
Other non-earning assets	16,438	17,984	18,378	12,577	14,015
Total non-earning assets	16,449	17,994	18,414	12,596	14,015
Total assets	240,653	238,911	236,187	221,757	214,577
<b>Deposits</b>					
Noninterest-bearing deposits	3,055	2,649	2,884	2,834	2,432
Interest checking	1,103	1,802	2,428	1,392	746
Savings products	1,222	1,090	1,181	900	821
Time deposits	9,345	4,936	3,226	3,801	1,129
Total deposits	14,725	10,477	9,719	8,927	5,128
<b>Other Interest-bearing Liabilities</b>	56,988	81,904	63,010	53,559	47,920
<b>Other Noninterest-bearing Liabilities</b>	5,778	4,792	6,022	3,686	4,076
Total liabilities	77,491	97,173	78,751	66,172	57,124
<b>Total U.S. Bancorp Shareholders' Equity</b>	5,781	5,950	5,599	7,652	10,800
<b>Noncontrolling Interests</b>	466	465	465	466	464
<b>Total Equity</b>	6,247	6,415	6,064	8,118	11,264
<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	\$(4)	\$11	\$--	\$96	\$--
Commercial real estate	1	14	121	36	--
Residential mortgages	--	117	--	1	--
Credit card	--	--	--	35	--
Other retail	16	192	--	189	--
Total net charge-offs	\$13	\$334	\$121	\$357	\$--
<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
Credit card	nm	nm	nm	nm	nm
Other retail	nm	nm	nm	nm	nm
Total net charge-offs	nm %	nm %	nm %	nm %	nm %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$74	\$45	\$43	\$44	\$49
Other nonperforming assets	16	19	19	20	22
Total nonperforming assets	\$90	\$64	\$62	\$64	\$71