

# **Supplemental Business Line Schedules**

**3Q 2005**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$415	\$409	\$396	\$410	\$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	2	2	2	3
Deposit service charges	--	--	--	--	--
Treasury management fees	77	84	75	76	82
Commercial products revenue	87	85	80	90	86
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	(4)	--	1
Other	25	33	56	53	23
Total noninterest income	191	204	209	221	195
Total net revenue	606	613	605	631	587
<b>Noninterest Expense</b>					
Compensation and employee benefits	49	48	50	46	44
Net occupancy and equipment	8	8	8	9	9
Other intangibles	4	4	4	4	4
Net shared services	128	134	120	135	130
Other	14	17	18	22	20
Total noninterest expense	203	211	200	216	207
Income before provision and income taxes	403	402	405	415	380
<b>Provision for Credit Losses</b>	(4)	(16)	3	(8)	(12)
Income before income taxes	407	418	402	423	392
Income taxes and taxable-equivalent adjustment	148	152	146	154	143
Net income	\$259	\$266	\$256	\$269	\$249
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.03 %	2.12 %	2.11 %	2.20 %	2.06 %
Return on average equity	20.1	21.2	20.4	20.8	20.0
Net interest margin (taxable-equivalent basis)	3.64	3.69	3.68	3.80	3.71
Efficiency ratio	33.5	34.4	32.8	34.2	35.3

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$29,049	\$28,696	\$27,845	\$26,899	\$26,226
Commercial real estate	15,848	15,429	15,429	15,706	15,412
Residential mortgages	68	57	62	67	73
Retail	30	27	46	48	51
Total loans	44,995	44,209	43,382	42,720	41,762
<b>Other Earning Assets</b>					
Total earning assets	45,223	44,439	43,609	42,921	42,011
<b>Non-earning Assets</b>					
Goodwill	1,225	1,225	1,225	1,225	1,225
Other intangible assets	68	72	76	81	85
Other non-earnings assets	4,167	4,692	4,396	4,365	4,665
Total non-earning assets	5,460	5,989	5,697	5,671	5,975
Total assets	50,683	50,428	49,306	48,592	47,986
<b>Deposits</b>					
Noninterest-bearing deposits	\$12,182	\$12,288	\$11,930	\$12,134	\$12,340
Interest checking	2,838	3,181	3,601	3,222	3,086
Savings products	5,166	5,449	5,219	4,962	5,114
Time deposits	13,826	12,247	11,039	9,826	8,258
Total deposits	34,012	33,165	31,789	30,144	28,798
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	41,547	39,668	38,220	36,737	34,350
<b>Shareholders' Equity</b>					
Total liabilities	5,101	5,042	5,091	5,136	4,959
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.07 %	2.20 %	2.18 %	2.34 %	2.33 %
Total assets	1.54	1.61	1.65	1.82	1.80
Total deposits	1.80	1.74	1.67	1.60	1.52
Total liabilities	1.65	1.63	1.58	1.51	1.46
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$(1)	\$(12)	\$(2)	\$(13)	\$(14)
Commercial real estate	(3)	(4)	5	5	2
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	\$(4)	\$(16)	\$3	\$(8)	\$(12)
<b>Net Charge-off Ratios</b>					
Commercial	(.01) %	(.17) %	(.03) %	(.19) %	(.21) %
Commercial real estate	(.08)	(.10)	.13	.13	.05
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	--
Total loans	(.04) %	(.15) %	.03 %	(.07) %	(.11) %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$257	\$248	\$295	\$354	\$397
Other nonperforming assets	25	26	35	33	33
Total nonperforming assets	\$282	\$274	\$330	\$387	\$430

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$12,183	\$12,416	\$12,071	\$11,697	\$11,592
Commercial real estate division	13,584	12,782	12,534	12,534	12,504
Equipment finance	3,255	3,329	3,433	3,502	3,636
Specialized industries	4,333	4,065	4,092	4,005	3,634
National corporate	4,844	4,895	4,768	4,699	4,471
Asset based lending	1,333	1,303	1,198	1,128	1,117
Correspondent banking	1,235	1,265	1,210	1,127	972
Other	4,228	4,154	4,076	4,028	3,836
Total loans	<u>\$44,995</u>	<u>\$44,209</u>	<u>\$43,382</u>	<u>\$42,720</u>	<u>\$41,762</u>
Commercial	\$26,636	\$26,168	\$25,221	\$24,245	\$23,478
Lease financing	2,413	2,528	2,624	2,654	2,748
Total commercial	<u>\$29,049</u>	<u>\$28,696</u>	<u>\$27,845</u>	<u>\$26,899</u>	<u>\$26,226</u>
<b>Net Charge-off Ratios</b>					
Commercial	(.16) %	(.18) %	(.13) %	(.21) %	(.36) %
Lease financing	1.64	--	.93	--	1.01
Total commercial	<u>(.01) %</u>	<u>(.17) %</u>	<u>(.03) %</u>	<u>(.19) %</u>	<u>(.21) %</u>

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,020	\$998	\$960	\$966	\$929
<b>Noninterest Income</b>					
Credit and debit card revenue	1	1	1	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	15	15	14	14	15
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	245	233	209	211	207
Treasury management fees	30	31	30	32	33
Commercial products revenue	19	19	17	19	18
Mortgage banking revenue	112	111	103	97	98
Investment products fees and commissions	37	39	39	37	37
Securities gains (losses), net	--	--	--	--	--
Other	85	71	53	63	80
Total noninterest income	545	521	467	474	489
Total net revenue	1,565	1,519	1,427	1,440	1,418
<b>Noninterest Expense</b>					
Compensation and employee benefits	277	275	274	258	260
Net occupancy and equipment	96	96	96	100	99
Other intangibles	63	64	63	61	62
Net shared services	194	193	179	200	193
Other	119	110	96	122	113
Total noninterest expense	749	738	708	741	727
Income before provision and income taxes	816	781	719	699	691
<b>Provision for Credit Losses</b>	72	68	80	87	88
Income before income taxes	744	713	639	612	603
Income taxes and taxable-equivalent adjustment	271	259	233	223	219
Net income	\$473	\$454	\$406	\$389	\$384
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.28 %	2.31 %	2.17 %	2.07 %	2.09 %
Return on average equity	28.4	28.2	25.7	24.2	24.6
Net interest margin (taxable-equivalent basis)	5.32	5.50	5.58	5.60	5.52
Efficiency ratio	47.9	48.6	49.6	51.5	51.3

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$8,834	\$8,586	\$8,211	\$8,117	\$8,190
Commercial real estate	11,640	11,435	11,343	11,200	11,036
Residential mortgages	18,263	16,741	15,387	14,598	14,141
Retail	34,699	33,697	33,129	32,556	31,842
Total loans	73,436	70,459	68,070	66,471	65,209
<b>Other Earning Assets</b>					
Total earning assets	2,684	2,370	1,717	2,169	1,690
<b>Non-earning Assets</b>					
Goodwill	2,243	2,243	2,243	2,243	2,243
Other intangible assets	1,194	1,169	1,116	1,104	1,143
Other non-earnings assets	2,842	2,733	2,619	2,878	2,755
Total non-earning assets	6,279	6,145	5,978	6,225	6,141
Total assets	82,399	78,974	75,765	74,865	73,040
<b>Deposits</b>					
Noninterest-bearing deposits	\$13,418	\$13,122	\$12,920	\$14,198	\$14,470
Interest checking	17,326	17,366	16,991	16,006	15,037
Savings products	23,849	24,602	25,494	26,358	26,935
Time deposits	17,548	17,050	16,486	15,999	15,946
Total deposits	72,141	72,140	71,891	72,561	72,388
<b>Other Interest-bearing Liabilities</b>					
	1,155	1,097	1,062	1,004	931
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,092	2,008	2,053	1,930	1,800
Total liabilities	75,388	75,245	75,006	75,495	75,119
<b>Shareholders' Equity</b>					
	6,615	6,455	6,415	6,405	6,201
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.41 %	2.53 %	2.60 %	2.70 %	2.74 %
Total assets	2.04	2.15	2.23	2.31	2.35
Total deposits	2.95	2.88	2.75	2.60	2.43
Total liabilities	2.87	2.80	2.67	2.53	2.36
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$15	\$15	\$20	\$21	\$25
Commercial real estate	4	2	1	4	4
Residential mortgages	8	7	9	7	7
Retail	45	44	50	55	52
Total loans	\$72	\$68	\$80	\$87	\$88
<b>Net Charge-off Ratios</b>					
Commercial	.67 %	.70 %	.99 %	1.03 %	1.21 %
Commercial real estate	.14	.07	.04	.14	.14
Residential mortgages	.17	.17	.24	.19	.20
Retail	.51	.52	.61	.67	.65
Total loans	.39 %	.39 %	.48 %	.52 %	.54 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$252	\$258	\$257	\$278	\$299
Other nonperforming assets	72	70	69	75	69
Total nonperforming assets	\$324	\$328	\$326	\$353	\$368

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$7,468	\$7,313	\$7,198	\$7,087	\$6,843
Home equity and second mortgages	13,548	13,583	13,430	13,282	12,892
Other retail	13,683	12,801	12,501	12,187	12,107
Total retail	\$34,699	\$33,697	\$33,129	\$32,556	\$31,842
Home equity first lien*	\$5,564	\$5,603	\$5,388	\$5,425	\$5,598
Home equity loans	3,147	3,157	3,074	3,133	3,273
Home equity lines	10,401	10,426	10,356	10,149	9,619
Total home equity	\$19,112	\$19,186	\$18,818	\$18,707	\$18,490
<b>Net Charge-off Ratios</b>					
Retail leasing	.27 %	.27 %	.45 %	.51 %	.52 %
Home equity and second mortgages	.38	.47	.51	.54	.59
Other retail	.78	.72	.81	.91	.79
Total retail	.51 %	.52 %	.61 %	.67 %	.65 %
# of traditional branches	1,939	1,933	1,930	1,928	1,927
# of instore branches	457	450	447	442	419
Total # of branches	2,396	2,383	2,377	2,370	2,346
# of U.S. Bank ATMs	4,986	4,877	4,654	4,620	4,621
Debit card transaction volume	\$6,164	\$5,991	\$5,453	\$5,548	\$5,006
Mortgage production volume	\$6,831	\$5,618	\$4,505	\$4,409	\$4,024
Mortgages serviced for others	\$67,166	\$65,443	\$63,252	\$63,163	\$63,208
Investment sales volume	\$686	\$750	\$756	\$702	\$686
SBA loan production volume	\$119	\$137	\$87	\$119	\$122
BEFG lease production volume	\$338	\$354	\$298	\$336	\$303
Student loan production volume	\$486	\$149	\$464	\$264	\$396
Indirect loan/lease production volume	2,239	2,147	1,745	1,515	1,835
Finance company production volume	1,252	1,457	1,348	1,102	1,051
Direct branch loan/line production volume	2,353	2,780	2,482	2,676	2,092
Total retail credit production volume	\$6,330	\$6,533	\$6,039	\$5,557	\$5,374

\* 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 September 30, 2005	Retail Banking	Mortgage Banking	Total Consumer	Retail Banking		Mortgage Banking	
				Percent Change 3Q05 vs 3Q04	Percent Change 3Q05 vs 2Q05	Percent Change 3Q05 vs 3Q04	Percent Change 3Q05 vs 2Q05
Net interest income (taxable-equivalent basis)	\$984	\$36	\$1,020	9.8 %	1.9 %	9.1 %	12.5 %
Noninterest income	434	111	545	11.3	5.6	12.1	.9
Securities gains (losses), net	--	--	--	--	--	--	--
Total net revenue	1,418	147	1,565	10.3	3.0	11.4	3.5
Noninterest expense	459	33	492	4.3	2.0	3.1	6.5
Net shared services	184	10	194	.5	.5	--	--
Other intangibles	14	49	63	(6.7)	--	4.3	(2.0)
Total noninterest expense	657	92	749	3.0	1.5	3.4	1.1
Income before provision and income taxes	761	55	816	17.4	4.2	27.9	7.8
Provision for credit losses	72	--	72	(18.2)	5.9	--	--
Income before income taxes	689	55	744	23.0	4.1	27.9	7.8
Income taxes and taxable-equivalent adjustment	251	20	271	23.6	4.6	25.0	5.3
Net income	\$438	\$35	\$473	22.7 %	3.8 %	29.6 %	9.4 %

Nine Months Ended September 30, 2005	Retail Banking	Mortgage Banking	Total Consumer	Retail	Mortgage
				Percent Change 2005 vs 2004	Percent Change 2005 vs 2004
Net interest income (taxable-equivalent basis)	\$2,880	\$98	\$2,978	11.1 %	(14.0) %
Noninterest income	1,210	323	1,533	8.2	7.0
Securities gains (losses), net	--	--	--	--	--
Total net revenue	4,090	421	4,511	10.2	1.2
Noninterest expense	1,343	96	1,439	2.7	1.1
Net shared services	536	30	566	4.1	7.1
Other intangibles	43	147	190	(8.5)	5.8
Total noninterest expense	1,922	273	2,195	2.8	4.2
Income before provision and income taxes	2,168	148	2,316	17.8	(3.9)
Provision for credit losses	220	--	220	(23.9)	--
Income before income taxes	1,948	148	2,096	25.5	(3.9)
Income taxes and taxable-equivalent adjustment	709	54	763	25.5	(3.6)
Net income	\$1,239	\$94	\$1,333	25.5 %	(4.1) %



**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$116	\$111	\$104	\$101	\$93
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	248	250	244	238	236
Deposit service charges	1	1	1	1	1
Treasury management fees	2	2	2	2	3
Commercial products revenue	1	--	--	--	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	8	6	6	6	3
Total noninterest income	260	259	253	247	243
Total net revenue	376	370	357	348	336
<b>Noninterest Expense</b>					
Compensation and employee benefits	77	81	84	71	77
Net occupancy and equipment	12	12	12	13	13
Other intangibles	15	15	15	16	16
Net shared services	43	45	39	46	46
Other	36	31	31	44	33
Total noninterest expense	183	184	181	190	185
Income before provision and income taxes	193	186	176	158	151
<b>Provision for Credit Losses</b>	--	2	--	--	--
Income before income taxes	193	184	176	158	151
Income taxes and taxable-equivalent adjustment	70	67	64	57	55
Net income	\$123	\$117	\$112	\$101	\$96
<b>FINANCIAL RATIOS</b>					
Return on average assets	7.30 %	7.00 %	6.82 %	5.91 %	5.78 %
Return on average equity	23.1	22.2	21.3	19.6	18.0
Net interest margin (taxable-equivalent basis)	9.28	8.98	8.63	8.07	7.62
Efficiency ratio	48.7	49.7	50.7	54.6	55.1

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,596	\$1,598	\$1,586	\$1,658	\$1,597
Commercial real estate	618	630	634	634	617
Residential mortgages	405	394	368	370	346
Retail	2,327	2,327	2,289	2,309	2,285
Total loans	4,946	4,949	4,877	4,971	4,845
<b>Other Earning Assets</b>					
Total earning assets	4,957	4,960	4,888	4,980	4,853
<b>Non-earning Assets</b>					
Goodwill	843	843	843	845	845
Other intangible assets	301	316	331	346	362
Other non-earnings assets	582	582	600	631	543
Total non-earning assets	1,726	1,741	1,774	1,822	1,750
Total assets	6,683	6,701	6,662	6,802	6,603
<b>Deposits</b>					
Noninterest-bearing deposits	\$3,654	\$3,544	\$3,371	\$3,644	\$3,141
Interest checking	2,343	2,471	2,545	2,390	2,276
Savings products	5,466	5,367	5,490	5,383	5,632
Time deposits	1,676	1,106	970	753	568
Total deposits	13,139	12,488	12,376	12,170	11,617
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	3,039	2,906	2,174	1,183	850
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	167	152	144	152	143
<b>Shareholders' Equity</b>					
Total liabilities	2,111	2,114	2,133	2,053	2,125
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.84 %	1.86 %	1.91 %	1.84 %	1.89 %
Total assets	.89	.96	.97	.99	1.08
Total deposits	2.57	2.51	2.33	2.22	1.95
Total liabilities	2.11	2.09	2.01	2.03	1.83
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$ --	\$ --	\$ --	\$ --	\$1
Commercial real estate	--	--	--	1	--
Residential mortgages	--	--	--	--	--
Retail	--	2	--	(1)	(1)
Total loans	\$ --	\$2	\$ --	\$ --	\$ --
<b>Net Charge-off Ratios</b>					
Commercial	-- %	-- %	-- %	-- %	.25 %
Commercial real estate	--	--	--	.63	--
Residential mortgages	--	--	--	--	--
Retail	--	.34	--	(.17)	(.17)
Total loans	-- %	.16 %	-- %	-- %	-- %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$2	\$3	\$6	\$6	\$6
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$2	\$3	\$6	\$6	\$6

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Private client	\$68	\$79	\$70	\$68	\$65
Asset management	69	67	68	65	67
Institutional trust	24	24	25	25	23
Corporate trust	52	49	51	51	53
Fund services	35	31	30	29	28
Other	--	--	--	--	--
Total	\$248	\$250	\$244	\$238	\$236
<b>Total revenue</b>					
Private client	\$142	\$150	\$137	\$134	\$129
Asset management	71	69	70	67	69
Institutional trust	26	26	27	26	26
Corporate trust	96	88	86	83	84
Fund services	38	35	35	33	27
Other	3	2	2	5	1
Total	\$376	\$370	\$357	\$348	\$336
<b>Assets Under Management by Asset Category*</b>					
Equity	\$41,876	\$40,799	\$41,347	\$40,706	\$38,868
Fixed income	48,858	49,349	46,627	47,608	47,833
Money market	34,013	32,406	32,265	34,853	33,406
Other	5,457	5,341	5,226	4,544	4,073
Total	\$130,204	\$127,895	\$125,465	\$127,711	\$124,180

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

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$148	\$130	\$141	\$143	\$135
<b>Noninterest Income</b>					
Credit and debit card revenue	185	177	154	185	163
Corporate payment products revenue	135	120	107	101	108
ATM processing services	49	42	33	29	30
Merchant processing services	200	198	178	181	188
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	7	7	11	6	6
Total noninterest income	579	547	486	505	498
Total net revenue	727	677	627	648	633
<b>Noninterest Expense</b>					
Compensation and employee benefits	79	75	68	65	61
Net occupancy and equipment	16	15	13	13	13
Other intangibles	45	43	41	47	40
Net shared services	69	69	64	70	69
Other	105	97	92	83	100
Total noninterest expense	314	299	278	278	283
Income before provision and income taxes	413	378	349	370	350
<b>Provision for Credit Losses</b>	88	92	89	86	90
Income before income taxes	325	286	260	284	260
Income taxes and taxable-equivalent adjustment	118	104	95	103	95
Net income	\$207	\$182	\$165	\$181	\$165
<b>FINANCIAL RATIOS</b>					
Return on average assets	5.29 %	4.80 %	4.62 %	4.98 %	4.66 %
Return on average equity	22.4	20.3	19.5	21.6	19.8
Net interest margin (taxable-equivalent basis)	5.04	4.57	5.16	5.13	5.02
Efficiency ratio	43.2	44.2	44.3	42.9	44.7

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$3,606	\$3,466	\$3,210	\$3,289	\$3,093
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	7,993	7,878	7,813	7,774	7,590
Total loans	11,599	11,344	11,023	11,063	10,683
<b>Other Earning Assets</b>					
Total earning assets	61	68	65	20	20
<b>Non-earning Assets</b>					
Goodwill	2,061	2,030	1,942	1,916	1,915
Other intangible assets	1,002	972	907	834	855
Other non-earnings assets	808	800	562	629	615
Total non-earning assets	3,871	3,802	3,411	3,379	3,385
Total assets	15,531	15,214	14,499	14,462	14,088
<b>Deposits</b>					
Noninterest-bearing deposits	\$163	\$134	\$141	\$120	\$106
Interest checking	--	--	--	--	--
Savings products	17	15	14	13	12
Time deposits	7	1	--	--	--
Total deposits	187	150	155	133	118
<b>Other Interest-bearing Liabilities</b>					
	679	411	337	380	347
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	828	900	627	708	644
Total liabilities	1,694	1,461	1,119	1,221	1,109
<b>Shareholders' Equity</b>					
	3,666	3,592	3,432	3,336	3,320
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.65 %	4.92 %	5.41 %	5.28 %	5.32 %
Total assets	3.83	3.35	3.89	3.88	3.90
Total deposits	4.24	2.67	2.62	2.99	3.37
Total liabilities	(4.92)	(4.12)	(5.80)	(5.21)	(7.53)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$10	\$13	\$10	\$12	\$10
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	78	79	79	74	80
Total loans	\$88	\$92	\$89	\$86	\$90
<b>Net Charge-off Ratios</b>					
Commercial	1.10 %	1.50 %	1.26 %	1.45 %	1.29 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	3.87	4.02	4.10	3.79	4.19
Total loans	3.01 %	3.25 %	3.27 %	3.09 %	3.35 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$3	\$3	\$3	\$1	\$1
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$3	\$3	\$3	\$1	\$1

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$189	\$181	\$158	\$188	\$165
Corporate payment services	137	122	108	103	110
Merchant information systems	204	201	182	185	192
Transaction services	49	43	38	29	31
Total	\$579	\$547	\$486	\$505	\$498
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$8,917	\$8,801	\$7,953	\$8,754	\$8,214
Corporate payment services	7,626	6,870	6,155	5,871	6,124
Total	\$16,543	\$15,671	\$14,108	\$14,625	\$14,338
Merchant volume (acquiring)	\$44,600	\$43,231	\$39,477	\$39,891	\$39,385
# of merchant transactions	490,168,753	474,218,626	428,339,078	434,410,986	426,615,393
# of merchants	744,193	728,942	699,793	671,645	657,996
# of ATMs driven	37,407	38,351	14,490	14,300	14,244
# of Merchant ATMs	2,497	2,509	2,183	2,169	2,166

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$92	\$113	\$150	\$180	\$233
<b>Noninterest Income</b>					
Credit and debit card revenue	(1)	(1)	(1)	(1)	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	(7)	(7)	(4)	(4)	(1)
Mortgage banking revenue	(1)	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	1	1	(55)	(21)	87
Other	9	18	28	15	13
Total noninterest income	1	10	(33)	(12)	99
Total net revenue	93	123	117	168	332
<b>Noninterest Expense</b>					
Compensation and employee benefits	227	241	207	237	222
Net occupancy and equipment	30	28	25	28	25
Other intangibles	(2)	55	(52)	33	88
Net shared services	(434)	(441)	(402)	(451)	(438)
Other	203	280	186	307	219
Total noninterest expense	24	163	(36)	154	116
Income before provision and income taxes	69	(40)	153	14	216
<b>Provision for Credit Losses</b>	(11)	(2)	--	(101)	--
Income before income taxes	80	(38)	153	115	216
Income taxes and taxable-equivalent adjustment	(12)	(140)	21	(1)	44
Net income	\$92	\$102	\$132	\$116	\$172
<b>FINANCIAL RATIOS</b>					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average equity	nm	nm	nm	nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$166	\$171	\$145	\$240	\$211
Commercial real estate	87	88	98	106	129
Residential mortgages	5	6	10	9	9
Retail	49	49	49	59	58
Total loans	307	314	302	414	407
<b>Other Earning Assets</b>					
Total earning assets	42,185	42,776	43,620	42,886	43,314
<b>Non-earning Assets</b>					
Goodwill	--	--	(1)	--	--
Other intangible assets	2	3	12	6	7
Other non-earnings assets	7,877	7,408	6,770	6,633	6,140
Total non-earning assets	7,879	7,411	6,781	6,639	6,147
Total assets	50,371	50,501	50,703	49,939	49,868
<b>Deposits</b>					
Noninterest-bearing deposits	\$17	\$60	\$55	\$(255)	\$(266)
Interest checking	1	6	9	12	14
Savings products	19	16	15	15	15
Time deposits	1,468	3,207	3,133	1,664	2,632
Total deposits	1,505	3,289	3,212	1,436	2,395
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	46,493	44,092	42,096	43,659	44,013
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,589	2,697	2,785	2,787	2,602
<b>Shareholders' Equity</b>					
Total liabilities	2,613	2,617	2,732	2,890	2,782
<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	\$(1)	\$(1)	\$(1)	\$(2)	\$(1)
Commercial real estate	(1)	--	--	--	--
Residential mortgages	1	1	--	1	--
Retail	1	(2)	1	(1)	1
Total loans	\$ --	\$(2)	\$ --	\$(2)	\$ --
<b>Net Charge-off Ratios</b>					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$2	\$2	\$ --	\$1	\$ --
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$2	\$2	\$ --	\$1	\$ --



**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,791	\$1,761	\$1,751	\$1,800	\$1,782
<b>Noninterest Income</b>					
Credit and debit card revenue	185	177	154	184	164
Corporate payment products revenue	135	120	107	101	108
ATM processing services	64	57	47	43	45
Merchant processing services	200	198	178	181	188
Trust and investment management fees	251	253	247	241	240
Deposit service charges	246	234	210	212	208
Treasury management fees	109	117	107	110	118
Commercial products revenue	103	100	96	108	106
Mortgage banking revenue	111	110	102	96	97
Investment products fees and commissions	37	39	39	37	37
Securities gains (losses), net	1	1	(59)	(21)	88
Other	134	135	154	143	125
Total noninterest income	1,576	1,541	1,382	1,435	1,524
Total net revenue	3,367	3,302	3,133	3,235	3,306
<b>Noninterest Expense</b>					
Compensation and employee benefits	709	720	683	677	664
Net occupancy and equipment	162	159	154	163	159
Other intangibles	125	181	71	161	210
Net shared services	--	--	--	--	--
Other	477	535	423	578	485
Total noninterest expense	1,473	1,595	1,331	1,579	1,518
Income before provision and income taxes	1,894	1,707	1,802	1,656	1,788
<b>Provision for Credit Losses</b>	145	144	172	64	166
Income before income taxes	1,749	1,563	1,630	1,592	1,622
Income taxes and taxable-equivalent adjustment	595	442	559	536	556
Net income	\$1,154	\$1,121	\$1,071	\$1,056	\$1,066
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.23 %	2.23 %	2.21 %	2.16 %	2.21 %
Return on average equity	22.8	22.7	21.9	21.2	21.9
Net interest margin (taxable-equivalent basis)	3.95	3.99	4.08	4.20	4.22
Efficiency ratio	43.8	48.3	41.7	48.5	47.2

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$43,251	\$42,517	\$40,997	\$40,203	\$39,317
Commercial real estate	28,193	27,582	27,504	27,646	27,194
Residential mortgages	18,741	17,198	15,827	15,044	14,569
Retail	45,098	43,978	43,326	42,746	41,826
Total loans	135,283	131,275	127,654	125,639	122,906
<b>Other Earning Assets</b>					
Total earning assets	45,169	45,455	45,640	45,285	45,281
<b>Non-earning Assets</b>					
Goodwill	6,372	6,341	6,252	6,229	6,228
Other intangible assets	2,567	2,532	2,442	2,371	2,452
Other non-earnings assets	16,276	16,215	14,947	15,136	14,718
Total non-earning assets	25,215	25,088	23,641	23,736	23,398
Total assets	205,667	201,818	196,935	194,660	191,585
<b>Deposits</b>					
Noninterest-bearing deposits	\$29,434	\$29,148	\$28,417	\$29,841	\$29,791
Interest checking	22,508	23,024	23,146	21,630	20,413
Savings products	34,517	35,449	36,232	36,731	37,708
Time deposits	34,525	33,611	31,628	28,242	27,404
Total deposits	120,984	121,232	119,423	116,444	115,316
<b>Other Interest-bearing Liabilities</b>					
Total liabilities	57,881	53,986	51,046	51,700	50,581
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	6,696	6,780	6,663	6,696	6,301
<b>Shareholders' Equity</b>					
Total liabilities	20,106	19,820	19,803	19,820	19,387
<b>NET INTEREST SPREADS</b>					
Total earning assets	6.01 %	5.83 %	5.69 %	5.59 %	5.47 %
Total assets	5.26	5.11	5.03	4.90	4.80
Total deposits	(1.35)	(1.18)	(1.05)	(0.86)	(0.76)
Total liabilities	(2.00)	(1.79)	(1.58)	(1.36)	(1.22)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$23	\$15	\$27	\$18	\$21
Commercial real estate	--	(2)	6	10	6
Residential mortgages	9	8	9	8	7
Retail	124	123	130	127	132
Total loans	\$156	\$144	\$172	\$163	\$166
<b>Net Charge-off Ratios</b>					
Commercial	.21 %	.14 %	.27 %	.18 %	.21 %
Commercial real estate	--	(.03)	.09	.14	.09
Residential mortgages	.19	.19	.23	.21	.19
Retail	1.09	1.12	1.22	1.18	1.26
Total loans	.46 %	.44 %	.55 %	.52 %	.54 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$516	\$514	\$561	\$640	\$703
Other nonperforming assets	97	96	104	108	102
Total nonperforming assets	\$613	\$610	\$665	\$748	\$805