

**Table 5 Five Year Summary of Selected Financial Data**

(Dollars in millions, except per share information)

	2008	2007	2006	2005	2004
<b>Income statement</b>					
Net interest income	\$ 45,360	\$ 34,441	\$ 34,594	\$ 30,737	\$ 27,960
Noninterest income	27,422	32,392	38,182	26,438	22,729
Total revenue, net of interest expense	72,782	66,833	72,776	57,175	50,689
Provision for credit losses	26,825	8,385	5,010	4,014	2,769
Noninterest expense, before merger and restructuring charges	40,594	37,114	34,988	28,269	26,394
Merger and restructuring charges	935	410	805	412	618
Income before income taxes	4,428	20,924	31,973	24,480	20,908
Income tax expense	420	5,942	10,840	8,015	6,961
Net income	4,008	14,982	21,133	16,465	13,947
Average common shares issued and outstanding (in thousands)	4,592,085	4,423,579	4,526,637	4,008,688	3,758,507
Average diluted common shares issued and outstanding (in thousands)	4,612,491	4,480,254	4,595,896	4,068,140	3,823,943
<b>Performance ratios</b>					
Return on average assets	0.22%	0.94%	1.44%	1.30%	1.34%
Return on average common shareholders' equity	1.80	11.08	16.27	16.51	16.47
Return on average tangible shareholders' equity <sup>(1)</sup>	5.31	25.94	39.06	32.30	30.98
Total ending equity to total ending assets	9.74	8.56	9.27	7.86	9.03
Total average equity to total average assets	8.94	8.53	8.90	7.86	8.12
Dividend payout	n/m	72.26	45.66	46.61	46.31
<b>Per common share data</b>					
Earnings	\$ 0.56	\$ 3.35	\$ 4.66	\$ 4.10	\$ 3.71
Diluted earnings	0.55	3.30	4.59	4.04	3.64
Dividends paid	2.24	2.40	2.12	1.90	1.70
Book value	27.77	32.09	29.70	25.32	24.70
<b>Market price per share of common stock</b>					
Closing	\$ 14.08	\$ 41.26	\$ 53.39	\$ 46.15	\$ 46.99
High closing	45.03	54.05	54.90	47.08	47.44
Low closing	11.25	41.10	43.09	41.57	38.96
Market capitalization	\$ 70,645	\$ 183,107	\$ 238,021	\$ 184,586	\$ 190,147
<b>Average balance sheet</b>					
Total loans and leases	\$ 910,878	\$ 776,154	\$ 652,417	\$ 537,218	\$ 472,617
Total assets	1,843,979	1,602,073	1,466,681	1,269,892	1,044,631
Total deposits	831,144	717,182	672,995	632,432	551,559
Long-term debt	231,235	169,855	130,124	97,709	92,303
Common shareholders' equity	141,638	133,555	129,773	99,590	84,584
Total shareholders' equity	164,831	136,662	130,463	99,861	84,815
<b>Asset quality <sup>(2)</sup></b>					
Allowance for credit losses <sup>(3)</sup>	\$ 23,492	\$ 12,106	\$ 9,413	\$ 8,440	\$ 9,028
Nonperforming assets <sup>(4)</sup>	18,232	5,948	1,856	1,603	2,315
Allowance for loan and lease losses as a percentage of total loans and leases outstanding <sup>(5)</sup>	2.49%	1.33%	1.28%	1.40%	1.65%
Allowance for loan and lease losses as a percentage of total nonperforming loans and leases <sup>(5)</sup>	141	207	505	532	390
Net charge-offs	\$ 16,231	\$ 6,480	\$ 4,539	\$ 4,562	\$ 3,113
Net charge-offs as a percentage of average loans and leases outstanding <sup>(5)</sup>	1.79%	0.84%	0.70%	0.85%	0.66%
Nonperforming loans and leases as a percentage of total loans and leases outstanding <sup>(5)</sup>	1.77	0.64	0.25	0.26	0.42
Nonperforming assets as a percentage of total loans, leases and foreclosed properties <sup>(4, 5)</sup>	1.96	0.68	0.26	0.28	0.44
Ratio of the allowance for loan and lease losses at December 31 to net charge-offs	1.42	1.79	1.99	1.76	2.77
<b>Capital ratios (period end)</b>					
Risk-based capital:					
Tier 1	9.15%	6.87%	8.64%	8.25%	8.20%
Total	13.00	11.02	11.88	11.08	11.73
Tier 1 Leverage	6.44	5.04	6.36	5.91	5.89

<sup>(1)</sup> Tangible shareholders' equity is a non-GAAP measure. For additional information on ROTC and a corresponding reconciliation of tangible shareholders' equity to a GAAP financial measure, see Supplemental Financial Data beginning on page 29.

<sup>(2)</sup> We account for acquired impaired loans in accordance with SOP 03-3. For more information on the impact of SOP 03-3 on asset quality, see Consumer Portfolio Credit Risk Management beginning on page 62.

<sup>(3)</sup> Includes the allowance for loan and lease losses and the reserve for unfunded lending commitments.

<sup>(4)</sup> Balances and ratios do not include nonperforming LHFS and nonperforming AFS debt securities.

<sup>(5)</sup> Balances and ratios do not include loans measured at fair value in accordance with SFAS 159.

n/m = not meaningful