

# Financial Highlights

As of or for the year ended December 31,  
(in millions, except per share, ratio data and headcount)

	2010	2009
<b>Reported basis<sup>(a)</sup></b>		
Total net revenue	\$ 102,694	\$ 100,434
Total noninterest expense	61,196	52,352
Pre-provision profit	41,498	48,082
Provision for credit losses	16,639	32,015
Income before extraordinary gain	17,370	11,652
Extraordinary gain	—	76
Net income	\$ 17,370	\$ 11,728
<b>Per common share data</b>		
Basic earnings		
Income before extraordinary gain	\$ 3.98	\$ 2.25
Net income	3.98	2.27
Diluted earnings		
Income before extraordinary gain	\$ 3.96	\$ 2.24
Net income	3.96	2.26
Cash dividends declared	0.20	0.20
Book value	43.04	39.88
<b>Selected ratios</b>		
Return on common equity		
Income before extraordinary gain	10%	6%
Net income	10	6
Return on tangible common equity <sup>(b)</sup>		
Income before extraordinary gain	15%	10%
Net income	15	10
Tier 1 Capital ratio	12.1	11.1
Total Capital ratio	15.5	14.8
Tier 1 Common Capital ratio <sup>(b)</sup>	9.8	8.8
<b>Selected balance sheet data (period-end)</b>		
Total assets	\$ 2,117,605	\$ 2,031,989
Loans	692,927	633,458
Deposits	930,369	938,367
Total stockholders' equity	176,106	165,365
Headcount	239,831	222,316

(a) Results are presented in accordance with accounting principles generally accepted in the United States of America, except where otherwise noted.

(b) Non-GAAP financial measure. For further discussion, see "Explanation and reconciliation of the firm's use of non-GAAP financial measures" and "Regulatory capital" in this Annual Report.

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