

# Financial Highlights

As of or for the year ended December 31,

(in millions, except per share, ratio data and headcount)

	2013	2012
<b>Reported basis<sup>(a)</sup></b>		
Total net revenue	\$ 96,606	\$ 97,031
Total noninterest expense	70,467	64,729
Pre-provision profit	26,139	32,302
Provision for credit losses	225	3,385
Net income	\$ 17,923	\$ 21,284
<b>Per common share data</b>		
Net income per share:		
Basic	\$ 4.39	\$ 5.22
Diluted	4.35	5.20
Cash dividends declared	1.44	1.20
Book value	53.25	51.27
Tangible book value <sup>(b)</sup>	40.81	38.75
<b>Selected ratios</b>		
Return on common equity	9%	11%
Return on tangible common equity <sup>(b)</sup>	11	15
Tier 1 capital ratio	11.9	12.6
Total capital ratio	14.4	15.3
Tier 1 common capital ratio <sup>(b)</sup>	10.7	11.0
<b>Selected balance sheet data (period-end)</b>		
Loans	\$ 738,418	\$ 733,796
Total assets	2,415,689	2,359,141
Deposits	1,287,765	1,193,593
Total stockholders' equity	211,178	204,069
Headcount	251,196	258,753

(a) Results are presented in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP), 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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