

Financial Highlights

As of or for the year ended December 31,

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

	2012	2011
Reported basis^(a)		
Total net revenue	\$ 97,031	\$ 97,234
Total noninterest expense	64,729	62,911
Pre-provision profit	32,302	34,323
Provision for credit losses	3,385	7,574
Net income	\$ 21,284	\$ 18,976
Per common share data		
Net income per share:		
Basic	\$ 5.22	\$ 4.50
Diluted	5.20	4.48
Cash dividends declared	1.20	1.00
Book value	51.27	46.59
Tangible book value ^(b)	38.75	33.69
Selected ratios		
Return on common equity	11%	11%
Return on tangible common equity ^(b)	15	15
Tier 1 capital ratio	12.6	12.3
Total capital ratio	15.3	15.4
Tier 1 common capital ratio ^(b)	11.0	10.1
Selected balance sheet data (period-end)		
Total assets	\$2,359,141	\$2,265,792
Loans	733,796	723,720
Deposits	1,193,593	1,127,806
Total stockholders' equity	204,069	183,573
Headcount	258,965	260,157

(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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