

# Financial Highlights

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

	2008	2007
<b>Reported basis<sup>(a)</sup></b>		
Total net revenue	\$ 67,252	\$ 71,372
Provision for credit losses	20,979	6,864
Total noninterest expense	43,500	41,703
Income from continuing operations	3,699	15,365
Extraordinary gain	1,906	—
Net income	\$ 5,605	\$ 15,365
<i>Per common share:</i>		
Basic earnings per share		
Income from continuing operations	\$ 0.86	\$ 4.51
Net income	1.41	4.51
Diluted earnings per share		
Income from continuing operations	\$ 0.84	\$ 4.38
Net income	1.37	4.38
Cash dividends declared per share	1.52	1.48
Book value per share	36.15	36.59
Return on common equity		
Income from continuing operations	2%	13%
Net income	4	13
Return on common equity (net of goodwill)		
Income from continuing operations	4%	21%
Net income	6	21
Tier 1 capital ratio	10.9	8.4
Total capital ratio	14.8	12.6
Total assets	\$ 2,175,052	\$ 1,562,147
Loans	744,898	519,374
Deposits	1,009,277	740,728
Total stockholders' equity	166,884	123,221
Headcount	224,961	180,667

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

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