

Financial Highlights

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

	2011	2010
Reported basis^(a)		
Total net revenue	\$ 97,234	\$ 102,694
Total noninterest expense	62,911	61,196
Pre-provision profit	34,323	41,498
Provision for credit losses	7,574	16,639
Net income	\$ 18,976	\$ 17,370
Per common share data		
Net income per share:		
Basic	\$ 4.50	\$ 3.98
Diluted	4.48	3.96
Cash dividends declared	1.00	0.20
Book value	46.59	43.04
Selected ratios		
Return on common equity	11%	10%
Return on tangible common equity ^(b)	15	15
Tier 1 capital ratio	12.3	12.1
Total capital ratio	15.4	15.5
Tier 1 common capital ratio ^(b)	10.1	9.8
Selected balance sheet data (period-end)		
Total assets	\$2,265,792	\$ 2,117,605
Loans	723,720	692,927
Deposits	1,127,806	930,369
Total stockholders' equity	183,573	176,106
Headcount	260,157	239,831

(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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