

Financial Highlights

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

	2009	2008
Reported basis^(a)		
Net revenue	\$ 100,434	\$ 67,252
Noninterest expense	52,352	43,500
Pre-provision profit	48,082	23,752
Provision for credit losses	32,015	20,979
Income before extraordinary gain	11,652	3,699
Extraordinary gain	76	1,906
Net income	\$ 11,728	\$ 5,605
<i>Per common share:</i>		
Basic earnings per share		
Income before extraordinary gain	\$ 2.25	\$ 0.81
Net income	2.27	1.35
Diluted earnings per share		
Income before extraordinary gain	\$ 2.24	\$ 0.81
Net income	2.26	1.35
Cash dividends declared per share	0.20	1.52
Book value per share	39.88	36.15
Return on common equity		
Income before extraordinary gain	6%	2%
Net income	6	4
Return on tangible common equity ^(b)		
Income before extraordinary gain	10%	4%
Net income	10	6
Tier 1 capital ratio	11.1	10.9
Total capital ratio	14.8	14.8
Tier 1 common capital ratio ^(b)	8.8	7.0
Total assets	\$ 2,031,989	\$ 2,175,052
Loans	633,458	744,898
Deposits	938,367	1,009,277
Total stockholders' equity	165,365	166,884
Headcount	222,316	224,961

(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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