## Financial Highlights

Reported basis (a)20102000Total net revenue\$ 102,694\$ 100,430Total noninterest expense61,19652,350Pre-provision profit41,49848,080Provision for credit losses16,63932,010Income before extraordinary gain17,37011,650Extraordinary gain-700Net income\$ 17,370\$ 11,720Per common share dataBasic earnings11,720Income before extraordinary gain\$ 3.982.220Net income3.982.220Net income3.982.220Net income3.982.220Net income3.962.220Net income3.962.220Diluted earningsIncome before extraordinary gain\$ 3.962.220Net income3.962.220Net income3.963.980Selected ratios43.0439.81	9
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Cash dividends declared0.200.20Book value43.0439.83	
Book value <b>43.04</b> 39.8	
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Selecteu ratios	
Return on common equity	
Income before extraordinary gain <b>10%</b>	6%
	6
Return on tangible common equity <sup>(b)</sup>	
	.0%
	.0
Tier 1 Capital ratio12.111.	
Total Capital ratio 15.5 14.	
Tier 1 Common Capital ratio <sup>(b)</sup> 9.8 8.4	8
Selected balance sheet data (period-end)	
Total assets \$2,031,98	9
Loans 692,927 633,458	
Deposits 930,369 938,36	
Total stockholders' equity 176,106 165,365	5
Headcount <b>239,831</b> 222,310	6

(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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