

(In Millions, Except Per Share Amounts and as Noted)	GROWTH RATE 1-YEAR			
	2008-09	2009	2008	2007
Net revenues	<b>(19%)</b>	<b>\$ 4,193</b>	\$ 5,150	\$ 4,994
Expenses excluding interest	<b>(7%)</b>	<b>\$ 2,917</b>	\$ 3,122	\$ 3,141
Net income	<b>(35%)</b>	<b>\$ 787</b>	\$ 1,212	\$ 2,407
Income from continuing operations per share — basic	<b>(36%)</b>	<b>\$ .68</b>	\$ 1.07	\$ .93
Income from continuing operations per share — diluted	<b>(36%)</b>	<b>\$ .68</b>	\$ 1.06	\$ .92
Basic earnings per share	<b>(36%)</b>	<b>\$ .68</b>	\$ 1.06	\$ 1.98
Diluted earnings per share	<b>(35%)</b>	<b>\$ .68</b>	\$ 1.05	\$ 1.96
Dividends declared per common share	<b>9%</b>	<b>\$ .24</b>	\$ .22	\$ .20
Special dividend declared per common share	—	<b>\$ —</b>	\$ —	\$ 1.00
Weighted-average common shares outstanding — diluted	—	<b>1,160</b>	1,157	1,222
Closing market price per share (at year end)	<b>16%</b>	<b>\$ 18.82</b>	\$ 16.17	\$ 25.55
Book value per common share (at year end)	<b>25%</b>	<b>\$ 4.37</b>	\$ 3.51	\$ 3.22
Net revenue (decline) growth		<b>(19%)</b>	3%	16%
Pre-tax profit margin from continuing operations		<b>30.4%</b>	39.4%	37.1%
Return on stockholders' equity		<b>17%</b>	31%	55%
Full-time equivalent employees (at year end, in thousands)	<b>(7%)</b>	<b>12.4</b>	13.4	13.3
Net revenues per average full-time equivalent employee (in thousands)	<b>(12%)</b>	<b>\$ 338</b>	\$ 383	\$ 387