

FINANCIAL HIGHLIGHTS

(In Millions, Except Per Share Amounts and As Noted)	GROWTH RATE 1-YEAR			
	2022–2023	2023	2022	2021
Net revenues	(9%)	\$ 18,837	\$ 20,762	\$ 18,520
Expenses excluding interest	10%	\$ 12,459	\$ 11,374	\$ 10,807
Net income available to common stockholders	(30%)	\$ 4,649	\$ 6,635	\$ 5,360
Basic earnings per common share	(28%)	\$ 2.55	\$ 3.52	\$ 2.84
Diluted earnings per common share	(27%)	\$ 2.54	\$ 3.50	\$ 2.83
Dividends declared per common share	19%	\$ 1.00	\$.84	\$.72
Weighted-average common shares outstanding—diluted	(3%)	1,831	1,894	1,897
Closing market price per share (at year-end)	(17%)	\$ 68.80	\$ 83.26	\$ 84.10
Book value per common share (at year-end)	20%	\$ 17.42	\$ 14.52	\$ 24.46
Net revenue growth		(9%)	12%	58%
Pre-tax profit margin		33.9%	45.2%	41.6%
Return on average common stockholders' equity		16%	18%	11%
Full-time equivalent employees (at year-end, in thousands)	(7%)	33.0	35.3	33.4