

Financial Highlights

(In Millions, Except Per Share Amounts and As Noted)	GROWTH RATE 1-YEAR			
	2024-2023	2024	2023	2022
Net revenues	4%	\$ 19,606	\$ 18,837	\$ 20,762
Expenses excluding interest	(4%)	\$ 11,914	\$ 12,459	\$ 11,374
Net income available to common stockholders	18%	\$ 5,478	\$ 4,649	\$ 6,635
Basic earnings per common share	18%	\$ 3.00	\$ 2.55	\$ 3.52
Diluted earnings per common share	18%	\$ 2.99	\$ 2.54	\$ 3.50
Dividends declared per common share	-	\$ 1.00	\$ 1.00	\$.84
Weighted-average common shares outstanding—diluted	-	1,834	1,831	1,894
Closing market price per share (at year-end)	8%	\$ 74.01	\$ 68.80	\$ 83.26
Book value per common share (at year-end)	23%	\$ 21.40	\$ 17.42	\$ 14.52
Net revenue growth		4%	(9%)	12%
Pre-tax profit margin		39.2%	33.9%	45.2%
Return on average common stockholders' equity		15%	16%	18%
Full-time equivalent employees (at year-end, in thousands)	(3%)	32.1	33.0	35.3