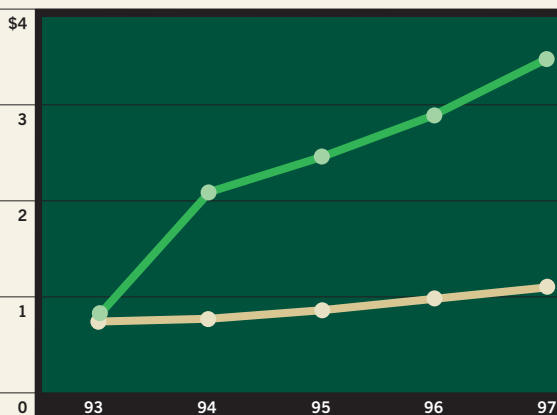


	1997	1996	1995	1994	1993	% increase (decrease) 1997/1996	Five-year growth rate
Results of operations <i>(millions of dollars)</i>							
Total revenue (TEB)	\$ 5,633	\$ 4,352	\$ 3,959	\$ 3,739	\$ 3,324	29	13%
Total taxes ¹	1,106	752	787	675	545	47	16
Net income	1,088	914	794	683	275	19	22
Per common share							
Net income	\$ 3.54	\$ 2.95	\$ 2.51	\$ 2.14	\$.82	20	23%
Dividends	1.12	1.00	.88	.79	.76	12	8
Book value	22.75	20.30	18.31	16.74	15.30	12	8
Market price – close	51.65	31.35	23.75	20.50	21.00	65	23
Total market return	68.3%	36.2%	20.1%	1.4%	20.1%	68	28
Financial ratios							
Efficiency ratio	60.0%	61.0%	61.0%	59.1%	65.1%		
Provision for credit losses as a % of net average loans ²	.35	.18	.23	.48	.91		
Tier 1 capital to risk-weighted assets	6.6	6.8	7.4	7.2	7.0		
Net common equity as a % of risk-weighted assets	6.1	6.2	6.7	6.5	6.3		
Dividend yield	3.6	4.2	4.3	3.8	4.2		
Return on common equity	16.6	15.4	14.3	13.3	5.4		
Financial position at year end <i>(billions of dollars)</i>							
Total assets	\$ 163.9	\$ 130.3	\$ 115.3	\$ 99.8	\$ 85.0	26	17%
Total equity	7.3	6.7	6.1	5.4	5.0	9	8
Common equity	6.8	6.1	5.5	5.0	4.6	11	8
Market capitalization	15.3	9.5	7.2	6.2	6.3	61	23
Ratings of senior debt							
Moody's	Aa2	Aa2	Aa2	Aa2	Aa2		
Standard and Poor's	AA	AA	AA	AA	AA		

¹ Consists of current income and other taxes.

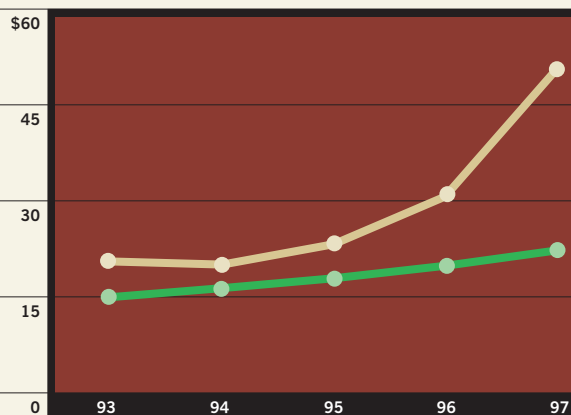
² Includes customers' liability under acceptances and securities purchased under resale agreements.

Net income and dividends per share



Net income
Dividends per share

Book value and closing market price per share



Book value
Closing market price