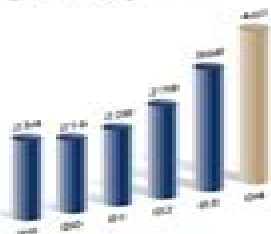


Total Revenue**
(\$ in millions)



Compound annual growth rate:
3-year: 26% 5-year: 17%

**Net interest income plus noninterest income

Earnings Per Share, Diluted
(\$ in dollars)



Compound annual growth rate:
For operating:
3-year: 27% 5-year: 16%
For GAAP:
3-year: 22% 5-year: 14%

Total Assets
(\$ in billions)



Compound annual growth rate:
3-year: 32% 5-year: 24%

(In thousands, except per share data)

PERFORMANCE

AS REPORTED, GAAP

	2004	2003	% Change
Total revenue ⁽¹⁾	\$ 461,493	\$ 368,081	25%
Net income	119,117	95,058	25
Net income per common share, diluted	1.80	1.89	(5)
Cash dividends declared per share	0.61	0.57	7
Efficiency ratio ⁽²⁾	54.22%	56.28%	
Net interest margin (tax-equivalent)	3.34	3.27	

OPERATING RESULTS⁽³⁾

	2004	2003	% Change
Total operating revenue ⁽⁴⁾	\$ 462,147	\$ 353,705	31%
Operating earnings	129,550	89,232	45
Operating earnings per common share, diluted	1.96	1.77	11
Operating efficiency ratio ⁽⁵⁾	51.24%	56.14%	

AT YEAR-END

	2004	2003	% Change
Total assets	\$ 13,789,814	\$ 10,719,401	29%
Loans held for investment	8,107,757	5,732,205	41
Intangible assets	611,450	353,079	73
Total deposits	7,663,537	6,028,649	27
Shareholders' equity	1,400,603	979,869	43
Book value per share	19.66	16.59	19
Market price per share (Nasdaq)	32.53	27.75	17
Common shares outstanding (in thousands)	71,252	59,064	21
Market capitalization	\$ 2,317,839	\$ 1,639,036	41

ASSET QUALITY RATIOS

	2004	2003
Nonperforming assets as a % of loans held for investment and foreclosed property	0.69%	1.06%
Net loan charge-offs as a % of average loans held for investment	0.46	0.62

OPERATIONS DATA

	2004	2003	% Change
Branch offices	134	134	15%
ATMs	143	122	19
Employees (full-time equivalent)	2,308	1,918	20

Notes:

⁽¹⁾Total revenue is defined as the sum of net interest income and noninterest income. Total operating revenue is calculated using tax-equivalent net interest income and operating noninterest income.

⁽²⁾The efficiency ratio is defined as noninterest expenses divided by total revenue (net interest income and noninterest income). The operating efficiency ratio is defined as operating noninterest expenses divided by total operating revenue (tax-equivalent net interest income and operating noninterest income).

⁽³⁾Operating results exclude impairment charges on perpetual preferred stock, merger-related costs, and other non-operating items. Please see page 21 for reconciliations of GAAP to non-GAAP measures.

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Market Entry Strategies Mario Glowik, 2016-03-07 This textbook discusses the most important theories of internationalization including Product Life Cycle Internalization Location Eclectic Paradigm Uppsala Network and International New Venture concepts These models are grounded to a considerable extent in the Transaction Cost Theory and the Resource Based View as explained and illustrated in the book Relevant market entry strategies such as franchising contract manufacturing joint ventures and others are explained and categorized in light of crucial determinants of international business decision making hierarchical control of operations the firm's proximity to the foreign market the investment risk and the factor of time What makes this textbook novel and unique Its framework combines theories and market entry strategies each topic is applied to authoritative real life business case studies Complex issues are explained in a manner that results in understanding Various illustrations and tables help the reader comprehend the point being discussed The case study focus on Asian firms delivers interesting insights into modern high technology industries and changing global business dynamics Market Entry Strategies serves as a vital source for internationally oriented bachelor master and MBA programs with strategy marketing and management lecture modules Consequently this publication is highly recommended for students and scholars but it is also useful for business practitioners seeking to gain competitive advantages in international business About the Author Mario Glowik teaches Bachelor MBA and Master courses in Strategic management International management Strategic management in China and Europe and International and Asian business at Berlin School of Economics and Law in Berlin Find out more about Professor Glowik and the second edition of his Textbook Market Entry Strategies on Youtube

International Business Riad A. Ajami, 2006 Useful for undergraduate and graduate students of international business this work features coverage of the Asian financial crisis and the European Union Its treatment of such topics as foreign exchange international trade policy and economic development introduces students to techniques for analyzing national economies

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adopt the text *International Financial Statement Analysis* Thomas R. Robinson, Hennie van Greuning, Elaine Henry, Michael A. Broihahn, 2008-12-03 Written with both the established and aspiring financial professional in mind this book will help you understand the mechanics of the accounting process which is the foundation for financial reporting comprehend the differences and similarities in income statements balance sheets and cash flow statements around the globe and assess the implications for securities valuation of any financial statement element or transaction Along the way you ll also discover how different financial analysis techniques such as ratio analysis and common size financial statements can provide valuable clues into a company s operations and risk characteristics *Creativity and Innovation in the Music Industry* Peter Tschmuck, 2006-03-22 When my Habilitation the tenure research document for my professorship was published for the first time by StudienVerlag in 2003 I did not expect that a scientific study such as this would reach such a large readership in the Germ speaking world However public discussion at that time was coincidentally focused on the structural break within the music industry culminating in a controversial debate about the causes and consequences of that revolution While I did not intend to address the current discussion regarding the development of the music industry it nonetheless appeared to be the right time to publish such a book Timing in other words matters The unexpected acceptance of my book by the Austrian and German readership inspired me to consider publishing it in English as well The book provides an explanation for the emergence of innovation and creativity in the music industry by retelling and interpreting its history from Thomas Alva Edison s invention of the phonograph in 1877 to the latest innovations such as MP3 files and iPods The global nature of this history causes me to believe that this book is going to be of interest to an international readership as well My hope is that this translation will be received with the same level of warmth and generosity that the publication of the German original enjoyed *CORPORATE GOVERNANCE, FOURTH EDITION* PRASAD, KESHO, 2022-10-01 In the new edition the book has been revised and rearranged sequentially as per the subject content The dreaded disease COVID 19 has had its serious impact across the international bodies and impacted the economies of the world Objectives of corporate governance and corporations old form ways of working have changed drastically since maximizing profits for shareholders is no longer an acceptable proposition The focus has now shifted to societal needs and Directors are made more responsible to take care of the organization This has been discussed in Chapter 12 Some new chapters are added to underline the importance of Business Ethics CSR and Whistleblowing in Corporate Governance The text deals with models theories approaches in ethics governance and CSR Different types of prominent corporate scams across the globe have been discussed as examples The live case studies as discussed in the 3rd edition have been retained in totality The evolving definition of corporate governance has been duly discussed in Chapter 10 and 11 Provisions under the Indian Company Law 2013 have been discussed in detail especially the mandatory provisions for controlling corruption malpractices in companies The author has tried to relate importance of the ethical principles and CSR as pillars of good corporate governance In the

changing times corporate governance has become a skilled job for the Directors and they are required to equip themselves with skills knowledge and expertise for managing different issues on governance In nutshell the new additions make the text richer and updated Attempt has been made for covering different syllabuses of MBA programmes offered by B Schools in the country on this subject NEW TO THE EDITION Sequentially revised and rearranged as per the subject content which makes it very competitive in the market Introduces two new subjects Ethics and CSR Underlines the importance of Business Ethics CSR and Whistleblowing in Corporate Governance Discusses different types of prominent corporate scams across the globe and the live case studies Principles on good corporate governance for implementation during COVID 19 regime have been covered in a separate chapter Role of company Directors has been highlighted in the changing times Includes mandatory provisions under the Indian Companies Act 2013 updated up to 2020 for compliance in Corporate Governance TARGET AUDIENCE The students pursuing MBA MSW and M Com

Strategic Management Adrian Haberberg, Alison Rieple, 2008 This student focused text provides an emphasis on skills development Packed with real life examples of what can go wrong with even the most well conceived strategies there is a focus on realism throughout With a highly accessible writing style this text it is an invaluable learning tool for all students in this area CFA Program Curriculum: Financial statement analysis, 2008

Why TV is Not Our Fault Eileen R. Meehan, 2005 For more than five decades we ve been told by pundits commentators advertisers scholars and politicians that television is both a window on the world and a mirror reflecting our culture We ve been led to believe that it shows us the world s events through news programs and through entertainment programs reflects the preferences values beliefs and understandings shared by most Americans We re told that if you don t like what you see on TV don t blame the industry blame yourself This book dispels the myth that the television industry is just giving viewers the programming they want to see and thus we as viewers are responsible for the existence of shows like Fear Factor and yet another Survivor In fact Eileen Meehan explains viewers exert no demand in the market for ratings advertising slots program production or telecasting She also counters the idea that TV programs reflect our culture directly Introducing us to the political economy of television Meehan covers programming corporate strategies advertising the misnomer of competition among networks and organizations that seek more industry accountability She tells us why TV isn t our fault and who s really to blame

CORPORATE GOVERNANCE KESHO PRASAD, 2014-01-01 Due to increased globalization of trade the business environment in most countries has become very competitive Businesses have to work hard to find new customers and retain old ones This has made good corporate governance indispensable to those who want to survive and flourish This revised text now in its Third Edition continues to discuss the contemporary issues of corporate governance in the wake of changing business ambience It provides the students and professionals with an understanding of techniques and methods that can be used in practice for introducing effective governance in companies The Third Edition incorporates the updated revised SEBI rules and the powers given to it by the Government Ordinance in

Chapter 12 Highlights of SEBI's Achievements and Chapter 13 Special Features of the Companies Amendment Bill 2012. Besides a new chapter on Corporate Social Responsibility (CSR) has been included as Chapter 10 which is an important aspect of corporate governance. Case studies on CSR have been discussed which highlight the practice in organizations for treating CSR as a philosophy of the top management. Audience: It is a valuable textbook for the students pursuing MBA PGDM or MSW courses who are offered corporate governance as the select topic. Besides practitioners will also find the book useful while reading the text along with the updated legal provisions and this will enable them to take a consolidated view on their decisions on corporate governance related issues.

Key Features: Many relevant and interesting case studies have been included in the chapters. All the chapters have been enriched with conclusion and summary to have a quick recap of the topic. Review questions have been added at the end of each chapter which are designed to test the grasping of the subject knowledge by the students. Text and cases on CSR which is a mandatory activity under the Companies Amendment Bill 2012 has been incorporated. The revised text includes highlights of SEBI's initiatives and the revision in its rules and suggestions for changes in SEBI's functioning.

Case Studies in Japanese Management Parissa Haghirian, Philippe Gagnon, 2011. Provides an opportunity for corporate strategy analysis within a Japanese context. This textbook regroups case studies to decorticate key concepts in Japanese management. It also includes over 11 cases that depict issues in entering the Japanese market, strategic issues when managing in Japan, marketing management and crisis management.

Samsung Electronics and the Struggle for Leadership of the Electronics Industry Anthony Michell, 2011-09-29. This book views Samsung Electronics in terms of corporate life cycle as well as product portfolio and strategy. It also examines the issues Samsung faces as it proceeds further into the 21st century. Written from the perspective of an experienced commentator on Korean and global business, this book presents not simply a narrative or an adulatory and uncritical account of Samsung's rise but a considered analysis of the secrets of success that both business students and CEOs will want to read and consider applying to their own companies.

On the Move to Meaningful Internet Systems 2004: CoopIS, DOA, and ODBASE Zahir Tari, 2004-10-14. sers GADA, MOIS, WOSE and INTEROP. We trust that their audiences will mutually productively and happily mingle with those of the main conferences. A special mention for 2004 is in order for the new Doctoral Symposium Workshop where three young post doc researchers organized an original set up and formula to bring PhD students together and allow them to submit their research proposals for selection. A limited number of the submissions and their approaches will be independently evaluated by a panel of senior experts at the conference and presented by the students in front of a wider audience. These students also got free access to all other parts of the OTM program and only paid a heavily discounted fee for the Doctoral Symposium itself. In fact, their attendance is largely sponsored by the other participants. If evaluated as successful, it is the intention of the General Chairs to expand this model in future editions of the OTM conferences and so draw in an audience of young researchers to the OnTheMove forum. All three main

conferences and the associated workshops share the distributed aspects of modern computing systems and the resulting application pull created by the Internet and the so called Semantic Web Strategic Corporate Social Responsibility William B. Werther, Jr., David Chandler, 2011 Blending theory with practical application this comprehensive text supports courses at the intersection of corporate social responsibility CSR corporate strategy and public policy Part I provides an overview of the field defining CSR and placing it in the context of wider corporate strategy Part II contains chapters on CSR issues related to the organization the economy and society and provides detailed case studies on a variety of well known firms Adopting a stakeholder perspective the authors explore CSR issues within the complex global business environment in which corporations operate today Best Practices in Lean Six Sigma Process Improvement Richard J. Schonberger, 2007-10-23 Best Practices in Lean Six Sigma Process Improvement reveals how to refocus lean six sigma processes on what author Richard Schonberger world renowned process improvement pioneer calls the Golden Goals better quality quicker response greater flexibility and higher value This manual shows you how it can be done employing success stories of over 100 companies including Apple Illinois Tool Works Dell Inc and Wal Mart all of which have established themselves as the new global Kings of Lean surpassing even Toyota in long term improvement **East Asian Pop Culture** Beng Huat Chua, Koichi Iwabuchi, 2008-02-01 The contributors analyse the subject of Asian pop culture arranged under three headings Television Industry in East Asia Transnational Crosscultural Receptions of TV Dramas and Nationalistic reactions **The Moving Frontier** Lois Labrianidis, 2019-06-04 Originally published in 1992 and based on two theoretical approaches the Global Commodity Chain and the Global Production Network this book investigates the multitude of processes as well as diverse consequences of global integration upon industries regions enterprises and employees In doing so it draws from the experience of Western and Eastern and South eastern Europe These European cases are complemented with evidence from Kenya Thailand as well as US China India and Mexico The book explores multiple causes of decentralization arguing beyond the pursuit of cheap and adaptable labour It goes on to argue that the effects of delocalization within Europe unlike those in the rest of the developed world are less negative than usually portrayed It concludes by putting forward recommendations for best future practice of successful adjustment strategies and examines how these might be adopted elsewhere in the world

MGMT3 Chuck Williams, Alan McWilliams, Rob Lawrence, 2017-01-01 A new approach to learning the principles of management MGMT 3 is the third Asia Pacific edition of a proven innovative solution to enhance the learning experience Concise yet complete coverage supported by a suite of online learning aids equips students with the tools required to successfully undertake an introductory management course Paving a new way to both teach and learn MGMT 3 is designed to truly connect with today's busy tech savvy student Students have access to online interactive quizzing videos podcasts flashcards case studies games and more An accessible easy to read text along with tear out review cards completes a package which helps students to learn important concepts faster MGMT 3 delivers a fresh approach to give students what

they need and want in a text *Globalization and American Popular Culture* Lane Crothers, 2007 This concise and insightful book examines the way that American movies music and television _as goods marketed and consumed around the world_ are key elements of contemporary globalization Lane Crothers offers a nuanced exploration of these influential cultural products and their contradictory impact in some cases promoting a desire for integration into the broader world community in others generating disgust and outright rejection Concluding with a projection of the future influence of American popular media this book makes a powerful argument for its central role in shaping global politics and economic development Government and Business Richard Lehne, 2012-03-23 In this thoroughly updated edition Lehne takes a comparative approach evaluating the U S political economy with respect to those of Great Britain Germany Japan and the EU The book provides detailed historical context for and a conceptual understanding of the business government environment and then clarifies the roles of the major actors and outlines the regulatory and policy frameworks Along the way Lehne probes some of the most crucial dilemmas facing government and business today

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