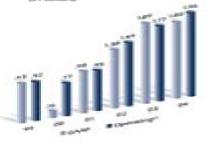
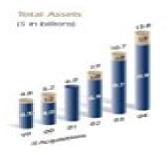


Controvered annual growth rate: 3-pear: 26% - 3-year: 15% "Net interest income plus remarked income

Earnings Per Share, Diduted in colonial



Compound annual growth rate: for operating 3-year: 27% 3-year: 16% Ret GAAP 3-year: 22% 3-year: 14%



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

					% Chang
(In throusomile, escept per share data)	(per share data) 2004		2003		
PERFORMANCE					
AS REPORTED, GAAP					
Total nevenue (a)	5	461,493	- 5	368,081	25%
Net income		119,117		95,038	2.5
Net income per common share, diduted		1.80		1.89	(5)
Cash dividends declared per share		0.61		0.57	7
Efficiency ratio **		54.22%		56.28%	
Net interest margin (tax-equivalent)		3.34		3.27	
OPERATING RESULTS					
fixtal operating revenue in	- 5	462,147	5	353,705	31%
Operating earnings		129,550		89,232	4.5
Opensting earnings per common share, diluted		1.06		1.77	3.1
Operating efficiency ratio **		31.24%		56.14%	
AT YEAR-END					
Total assets	513,789,814		5.5	0,719,401	2.9%
Loans held for investment	8,107,757		5,732,205		41
Intangible assets	631,430			353,079	73
Total deposits	7,663,337		6,028,649		2.7
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	2.1
Market capitalization	5 2,317,839		- 5	1,639,036	41
ASSET QUALITY RATIOS					
Nonpedorming assets as a % of loans held					
for investment and foreclosed property		0.69%		1.00%	
Net loan charge-offs as a % of average loans					
held for sovestment		0.46		0.62	
OPERATIONS DATA					
Branch offices		1.54		134	1.5%
ATMs		143		122	19

Printer

Employees (full-time equivalent)

Whole everyon is defined as the sum of art interest income and nonimies or income. End operating everyons is calculated uning two equivalent net interest incomes and operating nonimiescent incomes.

Without everyone to defined as meninteness decided by total revenue (not interest income and nonimiescent income).

"The efficiency ratio is defined as menintenest expenses divided by total symptom (not interest income and incomment income).

The operating efficiency ratio is defined as operating nominatorest expenses divided by total operating sevenum Gan.organishous total interest income and operating nominatorest incomes."

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

2.3438

1.918

20

Sony Financial Report 2004

Daniel F McAuley

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