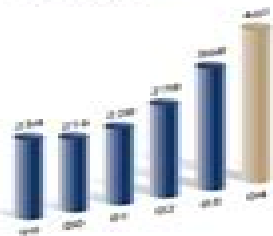


Total Revenue**
(\$ in millions)



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

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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

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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

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