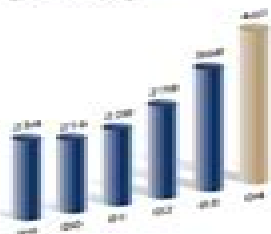


Total Revenue**
(\$ in millions)



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.

Sony Financial Report 2004

Mark Steyvers



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