

**Restatement Effects****Six Months Ended June 30, 2002****Selected Financial Data**

(\$ millions, except per share data)	As Reported	Restated	% Change	% Change from Prior Year	
				Reported	Restated
Owned assets	\$97,345.5	\$96,806.3	(0.6) %	20.2 %	20.2 %
Common and preferred equity	9,890.4	9,504.4	(3.9)	22.7	22.9
Common and preferred equity, and trust preferred securities (1)	10,865.4	10,479.4	(3.6)	21.6	21.7
Net income	1,024.5	998.4	(2.5)	17.7	20.5
Diluted earnings per common share	\$ 2.17	\$ 2.11	(2.8) %	17.9 %	20.6 %

**For the Year Ended 2001****Selected Financial Data**

(\$ millions, except per share data)	As Reported	Restated	% Change	% Change from Prior Year	
				Reported	Restated
Owned assets	\$89,416.0	\$88,910.9	(0.6) %	16.6 %	16.5 %
Common and preferred equity	8,658.6	8,298.7	(4.2)	6.7	6.0
Common and preferred equity, and trust preferred securities (1)	9,633.6	9,273.7	(3.7)	9.6	9.0
Net income	1,923.5	1,847.6	(3.9)	13.1	13.3
Diluted earnings per common share	\$ 4.08	\$ 3.91	(4.2) %	14.9 %	15.0 %

**For the Year Ended 1999****Selected Financial Data**

(\$ millions, except per share data)	As Reported	Restated	% Change
Owned assets	\$60,749.4	\$60,451.8	(0.5) %
Common and preferred equity	6,615.3	6,401.4	(3.2)
Common and preferred equity, and trust preferred securities (1)	6,990.3	6,776.4	(3.1)
Net income	1,486.4	1,428.3	(3.9)
Diluted earnings per common share	\$ 3.07	\$ 2.95	(3.9) %

(1) Represents a non-GAAP measure which may differ from similarly named measures presented by other companies.

(2) Restated common and total equity as of December 31, 1998 includes a cumulative charge to common equity of \$155.8 million, net of tax, related to restatements associated with the accounting treatment of our MasterCard/Visa co-branding and affinity credit card relationships and a credit card marketing agreement with a third party. All were a part of our Credit Card Services segment.

**Six Months Ended June 30, 2001****Selected Financial Data**

(\$ millions, except per share data)	As Reported	Restated	% Change
Common and preferred equity	8,060.8	7,734.8	(4.0)
Common and preferred equity, and trust preferred securities (1)	8,935.8	8,609.8	(3.6)
Net income	870.8	828.8	(4.8)
Diluted earnings per common share	\$ 1.84	\$ 1.75	(4.9) %

**For the Year Ended 2000****Selected Financial Data**

(\$ millions, except per share data)	As Reported	Restated	% Change	% Change from Prior Year	
				Reported	Restated
Owned assets	\$ 76,706.3	\$ 76,309.2	(0.5) %	26.3 %	26.2 %
Common and preferred equity	8,115.6	7,831.6	(3.5)	22.7	22.3
Common and preferred equity, and trust preferred securities (1)	8,790.6	8,506.6	(3.2)	25.8	25.5
Net income	1,700.7	1,630.6	(4.1)	14.4	14.2
Diluted earnings per common share	\$ 3.55	\$ 3.40	(4.2) %	15.6 %	15.3 %

**For the Year Ended 1998 (2)****Selected Financial Data**

(\$ millions, except per share data)	As Reported	Restated	% Change
Common and preferred equity	\$ 6,385.8	\$ 6,230.0	(2.4) %
Common and preferred equity, and trust preferred securities (1)	6,760.8	6,605.0	(2.3)