

# Annual Returns on Assets (ROA) Equity (ROE), and Net Income

1947 - 1997

Year	ROA (Percent)	ROE (Percent)	Net Income (\$ Millions)
1997	0.93	10.90	8,837
1996	0.70	8.40	7,017
1995	0.77	9.40	7,619
1994	0.66	8.28	6,362
1993	0.70	9.24	6,844
1992	0.65	9.48	6,691
1991	0.08	1.26	859
1990	(0.37)	(6.68)	(4,723)
1989	(0.38)	(7.44)	(5,582)
1988	(0.31)	(7.04)	(4,727)
1987	(0.37)	(9.38)	(5,341)
1986	0.22	5.62	2,836
1985	0.46	13.91	5,531
1984	0.11	3.35	1,155
1983	0.19	5.81	1,797
1982	(0.65)	(17.05)	(5,499)
1981	(0.76)	(15.73)	(6,078)
1980	0.07	1.28	534
1979	0.62	10.82	4,270
1978	0.76	13.45	4,727
1977	0.71	12.54	3,881
1976	0.58	9.98	2,758
1975	0.44	7.16	1,814
1974	0.48	7.61	1,800
1973	0.69	10.94	2,374
1972	0.72	11.11	2,167

Year	ROA (Percent)	ROE (Percent)	Net Income (\$ Millions)
1971	0.61	9.04	1,594
1970	0.45	6.36	1,041
1969	0.58	8.16	1,253
1968	0.52	7.50	1,073
1967	0.36	5.15	695
1966	0.41	5.72	733
1965	0.59	8.44	1,008
1964	0.63	8.88	976
1963	0.59	8.10	818
1962	0.80	10.80	988
1961	0.83	11.07	907
1960	0.70	9.36	679
1959	0.79	10.64	684
1958	0.79	10.56	607
1957	0.72	9.67	495
1956	0.79	10.64	486
1955	0.83	11.02	449
1954	0.80	10.41	380
1953	0.68	8.56	282
1952	0.58	7.02	210
1951	0.81	9.57	256
1950	0.86	10.21	240
1949	0.76	9.07	191
1948	0.77	9.27	177
1947	0.78	9.50	165