

\$ million

Q2 2015

Q2 2014

Delta

Revenue

Card Income	1477	1441	2,50%
Service charges	1857	1866	-0,48%
Investment and brokerage services	3387	3291	2,92%
Equity investment income (loss)	88	357	-75,35%
Investment banking income	1526	1631	-6,44%
Trading accounts profits	1647	1832	-10,10%
Mortgage banking income	1001	527	89,94%
Gains on sale of debt securities	168	382	-56,02%
Other Income	478	407	17,44%
Non interest income	11629	11734	-0,89%
Interest income	13132	12941	1,48%
Interest expense	2644	2928	-9,70%
Net interest income	10488	10013	4,74%
Net revenues	22117	21747	1,70%
Provision for credit losses	780	411	89,78%
Operating expenses			
Compensation and benefits	7890	8306	-5,01%
Other operating expenses	5928	10235	-42,08%
Total operating expenses	13818	18541	-25,47%
Pre-tax earnings	7519	2795	169,02%
Tax expense	2199	504	
Net earnings	5320	2291	132,21%
Preferred stock dividends	330	256	
Shareholder earnings	4990	2035	145,21%
Common shares outstanding			
Diluted	11238060	11265123	
Earning per share			
Diluted	0,45	0,19	136,84%

Revenues Breakdown

