

\$ million	Q2 2015	Q2 2014	Delta
Revenues			
Investment banking	1833	1751	4,7%
Principal transactions	2834	2908	-2,5%
Lending and deposit-related fees	1418	1463	-3,1%
Asset management and other fees	4015	4007	0,2%
Security gains	44	12	266,7%
Mortgage fees	783	1291	-39,3%
Card Income	1615	1549	4,3%
Other	586	899	-34,8%
Non-interest revenues	13128	13880	-5,4%
Interest income	12514	12861	-2,7%
Interest expense	1830	2063	-11,3%
Net interest income	10684	10798	-1,1%
Net revenues	23812	24678	-3,5%
Provisions for credit losses	935	692	35,1%
Operating expenses			
Compensation and benefits	7694	7610	1,1%
Non-compensation expenses	6806	7821	-13,0%
Total operating expenses	14500	15431	-6,0%
Pre-tax earnings	8377	8555	-2,1%
Tax expense	2087	2575	
Net earnings	6290	5980	5,2%
Non controlling interests	134	144	
Preferred stock dividends	380	268	
Shareholders earnings	5776	5568	3,7%
Common shares outstanding			
Diluted	3743,6	3812,5	
Earnings per common share			
Diluted	1,54	1,46	5,6%

Revenues Breakdown

