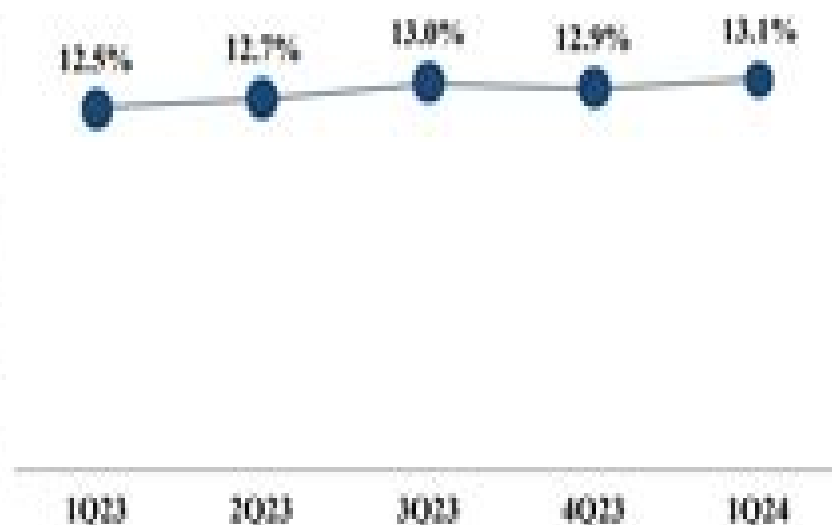


<i>(Dollars in millions)</i>	Amount	Ratio
Common equity Tier 1 ("CET1") as of December 31, 2023	\$ 47,615	12.9%
Q1 2024 Net income	1,280	35 bps
CECL Transition Provisions	(599)	(16)bp
Common & Preferred Stock Dividends ⁽¹⁾	(295)	(8)bps
Share Repurchases	(103)	(3)bps
Other quarterly activities ⁽²⁾	109	3 bps
Risk Weighted Assets changes	N/A	11 bps
CET1 as of March 31, 2024	\$ 48,007	13.1%

Common Equity Tier 1 Capital Ratio



First Quarter 2024 Highlights

- Well-capitalized with CET1 capital ratio of 13.1% as of March 31, 2024
- Repurchased 763 thousand common shares for \$103 million in the first quarter of 2024

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Delinquent Elena Botella, 2022-10-11 The time before the debt machine How the machine was built The debtor class A broken net The quickest levers Divergent A fair deal The last frontier Transformational lending Appendix A About my research process Appendix B Advice for consumers *Management Information Systems* James A. O'Brien, Ali Reza Montazemi, 2003 *Behavioral Finance: Where Do Investors' Biases Come From?* Itzhak Venezia, 2016-10-27 This unique volume presents new original research exploring factors that lead to investors behavioral biases It discusses how features such as professionalism sophistication gender media and culture influence investors decision making in general and in particular how they generate or limit behavioral and cognitive biases The effects of these factors on capital markets are also discussed The book is based on the discussions and presentations at the First Israel Behavioral Finance Conference which took place in Tel Aviv in May 2015 It examines in greater detail some of the key issues discussed at the conference This is an innovative book in behavioral finance it is the first to present an extensive collection of papers which discuss a comprehensive array of factors that influence or define investor character and analyzes these factors effects on financial markets The book is useful for readers interested in understanding the factors that influence investors profiles and thus their behavioral biases The book will be of great interest to researchers and students seeking a reference book which contains timely research on these areas of behavioral finance **America's Corporate Finance Directory**, 2007 *Directory of Pension Funds and Their Investment Managers*, 2009 *Unbundling the Enterprise* Stephen Fishman, Matt McLarty, 2024-09-10 Unbundling the Enterprise blew me away It is a combination of some of my favorite books Dr Carliss Baldwin's Design Rules and Eric Evans's Domain Driven Design with the strategic insights akin to Good to Great and Reengineering the Corporation Gene Kim researcher and bestselling author of The Phoenix Project and Wiring the Winning Organization Unbundling the Enterprise provides a blueprint for organizations to remain relevant and maximize growth in the digital economy by embracing the flexibility and optionality enabled by APIs Drawing on real world examples of both innovative digital pirates and legacy digital settlers authors Stephen Fishman and Matt McLarty articulate strategies to unbundle business capabilities into reusable digital assets These building blocks can then be rapidly combined and recombined to capitalize on new opportunities and innovations as they emerge For business and technology leaders Unbundling the Enterprise provides an actionable methodology to engineer happy accidents and sustainable success in turbulent times Underpinning their strategy are techniques tailored for digital business like using APIs to create widespread optionality designing digital business models focused on value exchange and optimizing outcomes through tight feedback loops More than copying the superficial traits of digital pioneers this book reveals the deeper mindset shift required to continually capitalize on unanticipated opportunities enabled by rapid technology innovation **Bonds as Investment Securities** American Academy of Political and Social Science, 1907 **The Technological Revolution in Financial**

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