

# Financial Highlights

## KEY FINANCIAL INDICATORS

	FY 2011	FY 2010	FY 2009	FY 2008	FY 2007*
Total Income (\$ millions)	398	(235)	187	654	416
Net Income (loss) (\$ millions)	50	(559)	(88)	362	190
Return on average equity (ROE) (percent)	5	(42)	(6)	32	28
Return on average assets (ROA) (percent)	1	(14)	(2)	8	7
Net income margin (percent)	13	-	(47)	55	46
Efficiency ratio	0.6	0.3	1.2	2.1	1.7
Total assets (\$ millions)	3,718	3,457	4,372	5,137	3,805
Leverage (total liabilities/total equity)	2.33	2.26	1.74	2.83	2.98

Note: FY 2007 was a transitional 18-month period. Income figures and certain ratios are annualized for purposes of comparison.