

## FINANCIAL SECTION

### CONTENTS

- 43 *Review of Operations*
- 50 *Six-Year Financial Summary (Consolidated Basis)*
- 51 *Financial Review*
- 54 *Consolidated Balance Sheet*
- 55 *Consolidated Statement of Income*
- 56 *Consolidated Statement of Retained Earnings*
- 57 *Consolidated Statement of Cash Flows*
- 58 *Notes to Consolidated Financial Statements*
- 74 *Supplementary Information on Consolidated Financial Statements Regarding Off-Balance-Sheet Transactions*
- 75 *Report of Independent Certified Public Accountants*
- 76 *Six-Year Financial Summary (Non-Consolidated Basis)*
- 77 *Non-Consolidated Balance Sheet*
- 78 *Non-Consolidated Statement of Income*
- 79 *Non-Consolidated Statement of Retained Earnings*
- 79 *Subsequent Event*
- 80 *Notes to Non-Consolidated Financial Statements*
- 81 *Report of Independent Certified Public Accountants*
- 82 *Market Value Information of Securities*
- 82 *Market Value Information of Money Held in Trust*
- 83 *Market Value of Derivatives Contracts*