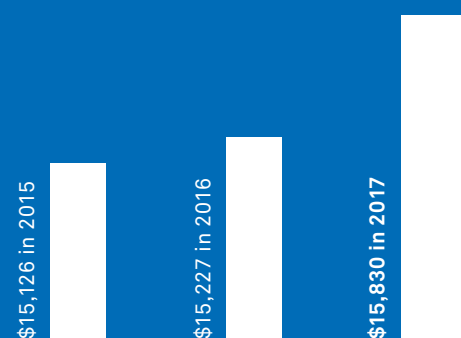


IMPROVED FINANCIAL PROFILE

Excluding the fourth quarter significant items mentioned previously, our operating revenues increased 4%, operating expenses increased 2%, after-tax operating profit increased 9% and operating earnings per share (EPS) increased 13%.¹ Our operating pre-tax profit margin was 34%, a change from 33% in the prior year.¹

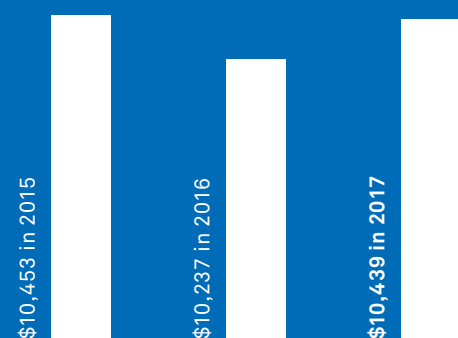
4%

Total Operating Revenue (\$MM)



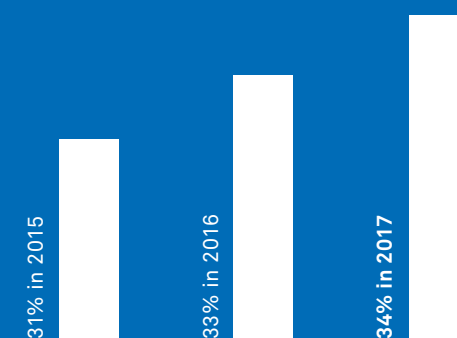
2%

Total Operating Expenses (\$MM)



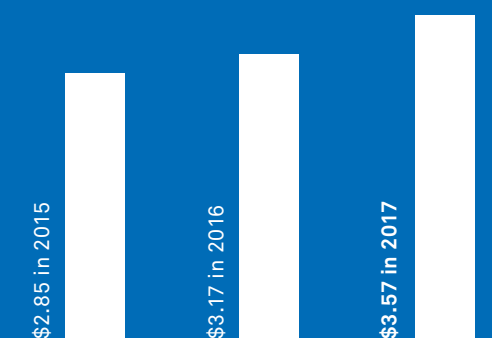
34%

Operating Pre-tax Profit Margin¹



13%

Operating Earnings Per Share¹



¹For a reconciliation of these non-GAAP measures, see pages XXX-XXXIII.