

## FINANCIAL HIGHLIGHTS

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	<u>GROWTH RATE</u> 1-YEAR			
(In Millions, Except Per Share Amounts, Ratios, or as Noted)	<b>2007-08</b>	<b>2008</b>	2007	2006
Net revenues	3%	\$ 5,150	\$ 4,994	\$ 4,309
Expenses excluding interest	(1%)	\$ 3,122	\$ 3,141	\$ 2,833
Net income	N/M	\$ 1,212	\$ 2,407	\$ 1,227
Income from continuing operations per share – basic	15%	\$ 1.07	\$ 0.93	\$ 0.70
Income from continuing operations per share – diluted	15%	\$ 1.06	\$ 0.92	\$ 0.69
Basic earnings per share	N/M	\$ 1.06	\$ 1.99	\$ 0.97
Diluted earnings per share	N/M	\$ 1.05	\$ 1.97	\$ 0.95
Dividends declared per common share	10%	\$ 0.220	\$ 0.200	\$ 0.135
Special dividend per common share	N/M	\$ -	\$ 1.00	\$ -
Weighted-average common shares outstanding – diluted	(5%)	1,157	1,222	1,286
Closing market price per share (at year end)	(37%)	\$ 16.17	\$ 25.55	\$ 19.34
Book value per common share (at year end)	9%	\$ 3.51	\$ 3.22	\$ 3.96
Net revenue growth		3%	16%	19%
Pre-tax profit margin from continuing operations		39.4%	37.1%	34.3%
Return on stockholders' equity		31%	55%	26%
Full-time equivalent employees (at year end, in thousands)	1%	13.4	13.3	12.4
Net revenues per average full-time equivalent employee (in thousands)	(1%)	\$ 383	\$ 387	\$ 362

Note: All amounts are presented on a continuing operations basis to exclude the impact of the sale of U.S. Trust Corporation, which was completed on July 1, 2007.

N/M Not Meaningful.