

FINANCIAL HIGHLIGHTS

(In Millions, Except Per Share Amounts and as Noted)	GROWTH RATE 1-YEAR			
	2005-06	2006	2005	2004
Net revenues	19%	\$ 4,309	\$ 3,619	\$ 3,416
Expenses excluding interest	9%	\$ 2,833	\$ 2,592	\$ 2,869
Net income	69%	\$ 1,227	\$ 725	\$ 286
Income from continuing operations per share — basic	43%	\$.70	\$.49	\$.26
Income from continuing operations per share — diluted	44%	\$.69	\$.48	\$.26
Basic earnings per share	73%	\$.97	\$.56	\$.21
Diluted earnings per share	73%	\$.95	\$.55	\$.21
Dividends declared per common share	52%	\$.135	\$.089	\$.074
Weighted-average common shares outstanding — diluted	(2%)	1,286	1,308	1,365
Closing market price per share (at year end)	32%	\$ 19.34	\$ 14.67	\$ 11.96
Book value per common share (at year end)	15%	\$ 3.96	\$ 3.45	\$ 3.30
Net revenue growth		19%	6%	5%
Pre-tax profit margin from continuing operations		34.3%	28.4%	16.0%
Return on stockholders' equity		26%	16%	6%
Full-time equivalent employees (at year end, in thousands)	7%	12.4	11.6	11.8
Net revenues per average full-time equivalent employee (in thousands)	13%	\$ 362	\$ 319	\$ 260

Note: All amounts are presented on a continuing operations basis to exclude U.S. Trust in light of its pending sale.