

## Results of Operations

(DOLLARS IN MILLIONS, EXCEPT PER SHARE AMOUNTS)	2007	2006 <sup>(1)</sup>	2005	% CHANGE	
				2007 VS. 2006	2006 VS. 2005
<b>Revenues</b>					
Principal transactions	\$ (12,067)	\$ 7,248	\$ 3,647	N/M	99%
Commissions	7,284	5,985	5,277	22%	13
Investment banking	5,582	4,648	3,777	20	23
Managed accounts and other fee-based revenues	5,455	6,273	5,701	(13)	10
Earnings from equity method investments	1,627	554	547	193	(2)
Other	(2,190)	2,883	1,848	N/M	56
Subtotal	5,781	27,593	20,817	(79)	33
Interest and dividend revenues	54,974	39,799	26,031	43	53
Less interest expense	51,425	35,571	21,571	45	65
Net interest profit	5,549	4,219	4,460	32	(5)
Gain on merger	—	1,969	—	N/M	N/M
Revenues, net of interest expense	11,250	33,781	25,277	(67)	34
<b>Non-interest expenses:</b>					
Compensation and benefits	15,993	16,867	12,314	(6)	37
Communications and technology	2,057	1,838	1,599	12	15
Brokerage, clearing, and exchange fees	1,415	1,094	855	29	28
Occupancy and related depreciation	1,139	991	931	15	6
Professional fees	1,027	885	729	16	21
Advertising and market development	785	684	593	14	16
Office supplies and postage	233	225	209	4	8
Other	1,522	1,383	1,284	10	8
Total non-interest expenses	24,081	23,971	18,516	0	29
Pre-tax (loss)/earnings from continuing operations	\$ (12,831)	\$ 9,810	\$ 6,761	N/M	45
Income tax (benefit)/expense	(4,154)	2,713	1,946	N/M	39
Net (loss)/earnings from continuing operations	\$ (8,677)	\$ 7,097	\$ 4,815	N/M	47
<b>Discontinued operations:</b>					
Pre-tax earnings from discontinued operations	\$ 1,397	\$ 614	\$ 470	127	31
Income tax expense	537	214	169	151	27
Net earnings from discontinued operations	\$ 860	\$ 402	\$ 301	114	34
Net (loss)/earnings	\$ (7,777)	\$ 7,499	\$ 5,116	N/M	47
<b>Basic (loss)/earnings per common share from continuing operations</b>	<b>\$ (10.73)</b>	<b>\$ 7.96</b>	<b>\$ 5.32</b>	<b>N/M</b>	<b>50</b>
Basic earnings per common share from discontinued operations	1.04	0.46	0.34	126	35
Basic (loss)/earnings per common share	\$ (9.69)	\$ 8.42	\$ 5.66	N/M	49
<b>Diluted (loss)/earnings per common share from continuing operations</b>	<b>\$ (10.73)</b>	<b>\$ 7.17</b>	<b>\$ 4.85</b>	<b>N/M</b>	<b>48</b>
Diluted earnings per common share from discontinued operations	1.04	0.42	0.31	148	35
Diluted (loss)/earnings per common share	\$ (9.69)	\$ 7.59	\$ 5.16	N/M	47
Return on average common stockholders' equity from continuing operations	N/M	20.1%	15.0%	N/M	5.1 pts
Return on average common stockholders' equity	N/M	21.3%	16.0%	N/M	5.3 pts
Book value per common share	\$ 29.34	\$ 41.35	\$ 35.82	(29)	15

N/M = Not Meaningful

(1) 2006 results include the one-time compensation expenses associated with the adoption of SFAS No. 123 as revised in 2004, Share-Based Payment, a revision of SFAS No. 123, Accounting for Stock-Based Compensation ("SFAS No. 123R") and the positive net impact from the closing of the BlackRock merger. For more information on SFAS No. 123R or the BlackRock merger, refer to Notes 1 and 18, respectively, to the Consolidated Financial Statements.

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