

Financial Highlights

In millions, except per common share and selected data. At or for the year ended November 30.

FINANCIAL INFORMATION	2006	2005	2004	2003	2002
Net revenues	\$ 17,583	\$ 14,630	\$ 11,576	\$ 8,647	\$ 6,155
Net income	\$ 4,007	\$ 3,260	\$ 2,369	\$ 1,699	\$ 975
Total assets	\$503,545	\$410,063	\$357,168	\$312,061	\$260,336
Long-term borrowings ⁽¹⁾	\$ 81,178	\$ 53,899	\$ 49,365	\$ 35,885	\$ 30,707
Total stockholders' equity	\$ 19,191	\$ 16,794	\$ 14,920	\$ 13,174	\$ 8,942
Total long-term capital ⁽²⁾	\$100,369	\$ 70,693	\$ 64,285	\$ 50,369	\$ 40,359
PER COMMON SHARE DATA ⁽³⁾					
Earnings (diluted)	\$ 6.81	\$ 5.43	\$ 3.95	\$ 3.17	\$ 1.73
Dividends declared	\$ 0.48	\$ 0.40	\$ 0.32	\$ 0.24	\$ 0.18
Book value ⁽⁴⁾	\$ 33.87	\$ 28.75	\$ 24.66	\$ 22.09	\$ 17.07
Closing stock price	\$ 73.67	\$ 63.00	\$ 41.89	\$ 36.11	\$ 30.70
SELECTED DATA					
Return on average common stockholders' equity ⁽⁵⁾	23.4%	21.6%	17.9%	18.2%	11.2%
Return on average tangible common stockholders' equity ⁽⁶⁾	29.1%	27.8%	24.7%	19.2%	11.5%
Pre-tax margin	33.6%	33.0%	30.4%	29.3%	22.7%
Leverage ratio ⁽⁷⁾	26.2x	24.4x	23.9x	23.7x	29.1x
Net leverage ratio ⁽⁸⁾	14.5x	13.6x	13.9x	15.3x	14.9x
Weighted average common shares (diluted) (in millions) ⁽⁹⁾	578.4	587.2	581.5	519.7	522.3
Employees	25,936	22,919	19,579	16,188	12,343
Assets under management (in billions)	\$ 225	\$ 175	\$ 137	\$ 120	\$ 9

⁽¹⁾ Long-term borrowings include borrowings with remaining one-tranche maturities within one year of the financial statement date.

⁽²⁾ Total long-term capital included long-term borrowings including any borrowings with remaining maturities within one year of the financial statement date and/or stockholders' equity and, at November 30, 2002 and prior year ends, preferred securities subject to mandatory redemption. The balance total long-term capital is equal to the sum of all members of our financial strength.

⁽³⁾ Common share and per share amounts have been retroactively adjusted to give effect for the 1-for-1 common share split effected in the form of a 100% stock dividend which became effective April 28, 2004.

⁽⁴⁾ The book value per common share calculation includes other-tranche structured stock units granted under employee stock award programs, which have been included in total stockholders' equity.

⁽⁵⁾ Return on average common stockholders' equity is computed by dividing net income attributable to common stock for the period by average common stockholders' equity that remains applicable to common stock for the year ended November 30, 2006, 2005, 2004, 2003 and 2002 was \$24.6 billion, \$23.3 billion, \$21.5 billion, \$21.4 billion and \$18.6 billion, respectively. Average common stockholders' equity for the year ended November 30, 2006, 2005, 2004, 2003 and

2002 was \$16.1 billion, \$14.7 billion, \$14.0 billion, \$8.1 billion, and \$6.1 billion, respectively.

⁽⁶⁾ Return on average tangible common stockholders' equity is computed by dividing net income attributable to common stock for the period by average tangible common stockholders' equity. Average tangible common stockholders' equity equals average common stockholders' equity less average identifiable intangible assets and goodwill. Average identifiable intangible assets and goodwill for the years ended November 30, 2006, 2005, 2004, 2003 and 2002 was \$2.2 billion, \$2.7 billion, \$3.5 billion, \$3.7 billion and \$2.0 billion, respectively. Management believes tangible common stockholders' equity is a meaningful measure because it reflects the common stockholders' equity deployed in our businesses.

⁽⁷⁾ Leverage ratio is defined as net assets divided by total stockholders' equity.

⁽⁸⁾ Net leverage ratio is defined as net assets (total assets, excluding, in each case, intangible assets reported and/or reported for regulatory and other purposes, 2) securities received as advances, 3) securities purchased under agreements to resell, 4) securities loaned and 5) identifiable intangible assets and goodwill) divided by tangible equity capital. We believe net assets and a measure more useful to investors than total assets when comparing companies in the securities industry because it

includes certain non-real-estate investment assets and identifiable intangible assets and goodwill. We believe tangible equity capital to be a more representative measure of net equity for purposes of calculating net leverage because both measures exclude total stockholders' equity plus other subordinated notes and, for years prior to 2004, preferred securities subject to mandatory redemption, less identifiable intangible assets and goodwill. We believe total stockholders' equity plus other subordinated notes to be a more meaningful measure of net equity because the latter subordinated notes and equity that due to their subordinated, long-term nature and various deferred features. In addition, a leading rating agency uses these measures as equity capital for purposes of calculating net leverage. Further, we do not use the amount of equity used to support identifiable intangible assets and goodwill as available for support our operating unit assets. Accordingly, we believe net leverage, based on net assets divided by tangible equity capital, both as defined above, to be a more meaningful measure of leverage to investors participating in the securities industry. These definitions of net assets, tangible equity capital and net leverage are used by many of our creditors and in leading rating agencies. These measures are not necessarily comparable to similar ratios measured by other companies in the securities industry because of different methods of calculation. See "Deferred Financial Data" for additional information about net assets and tangible equity capital.

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Wolfgang Guggemos



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