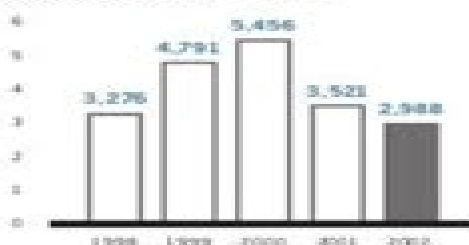


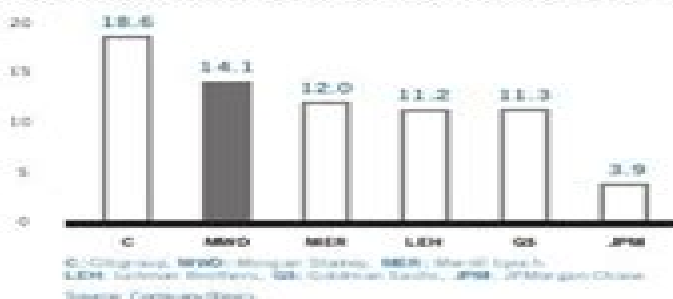
FINANCIAL RESULTS

Challenging financial markets, poor business conditions and an adverse regulatory climate have had an impact on revenues and earnings for the last 10 quarters — quite different from the heady growth of the late 1990s. Our ROE of 14.1 percent in 2002 was significantly better than almost all our competitors.

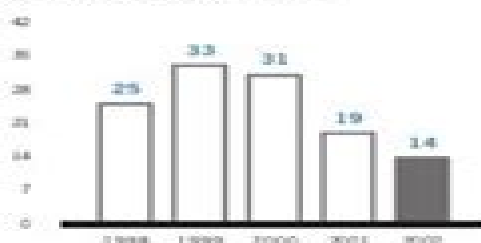
Net Income (Dollars in Millions)



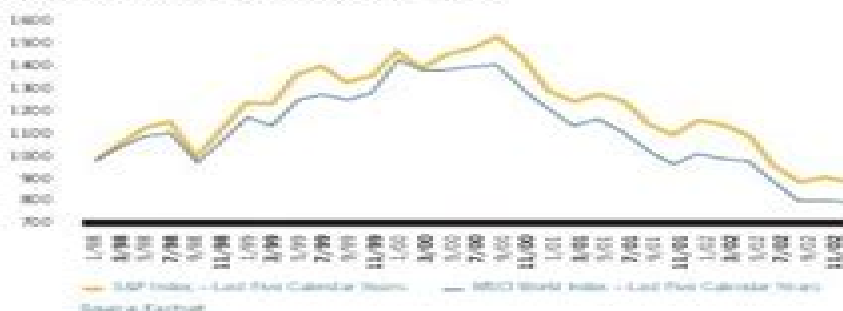
Competitive Return on Equity (ROE) Comparison – 2002



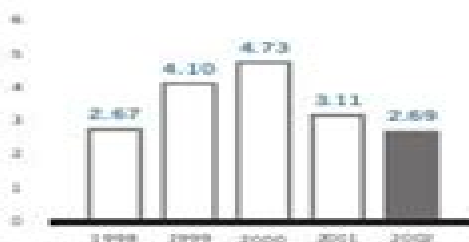
Return on Equity (In Percent)



S&P 500 Index and MSCI World Index



Earnings per Share (Dollar)



Business Drivers

	1998	1999	2000	2001	2002
S&P 500	1,154.8	1,389.9	1,301.5	1,139.9	916.5
Dow	9,117	10,838	10,415	9,852	8,355
NASDAQ (GS)	5,150	9,438	12,908	11,609	7,524
NYSE (GS)	7,194	8,788	10,945	10,623	10,412
Global Equity & Equity Related					
• S. Volume (GS)	1.75	503	64.4	409	358
Global IPO Volume (GS)	1.15	179	232	88	80
Global Investment Grade Volume (GS)	2,110	2,154	1,903	2,456	1,843
Global Committed M&A S. Volume (GS)*	1,988	2,252	3,406	2,380	1,202
Global Announced M&A S. Volume (GS)*	2,175	3,688	3,251	3,295	1,652

* Completed and Announced M&A data is for deals of \$100MM or more

Source: World Federation of Exchanges (WFE), Underwriting and M&A Volume, Thomson Financial

Morgan Stanley 10k Report

Padhraic Smyth



Morgan Stanley 10k Report:

Unveiling the Energy of Verbal Art: An Emotional Sojourn through **Morgan Stanley 10k Report**

In a world inundated with monitors and the cacophony of instantaneous transmission, the profound energy and emotional resonance of verbal beauty usually fade into obscurity, eclipsed by the constant onslaught of noise and distractions. However, located within the lyrical pages of **Morgan Stanley 10k Report**, a charming perform of fictional elegance that impulses with organic feelings, lies an wonderful trip waiting to be embarked upon. Composed by way of a virtuoso wordsmith, this magical opus guides visitors on an emotional odyssey, gently revealing the latent possible and profound affect embedded within the elaborate web of language. Within the heart-wrenching expanse of this evocative examination, we can embark upon an introspective exploration of the book is key themes, dissect its interesting publishing design, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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