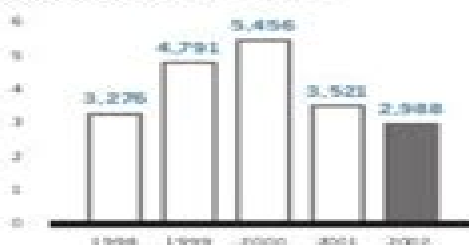


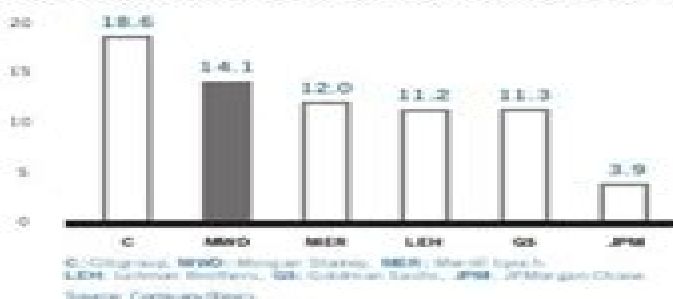
FINANCIAL RESULTS

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.

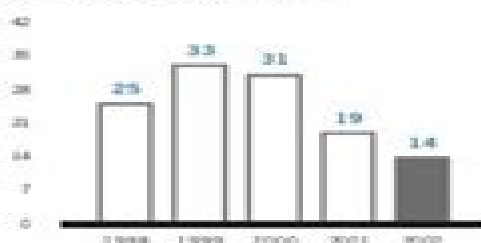
Net Income (Dollars in Millions)



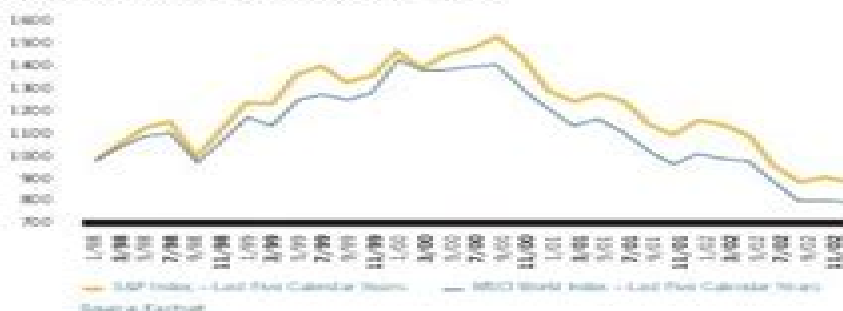
Competitive Return on Equity (ROE) Comparison – 2002



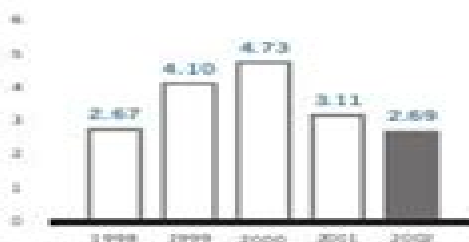
Return on Equity (In Percent)



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	10,908	11,009	7,524
NYSE (GS)	7,194	8,788	10,045	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

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Table of Contents Morgan Stanley 20annual Report

1. Understanding the eBook Morgan Stanley 20annual Report
 - The Rise of Digital Reading Morgan Stanley 20annual Report
 - Advantages of eBooks Over Traditional Books
2. Identifying Morgan Stanley 20annual Report
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Morgan Stanley 20annual Report
 - User-Friendly Interface
4. Exploring eBook Recommendations from Morgan Stanley 20annual Report
 - Personalized Recommendations
 - Morgan Stanley 20annual Report User Reviews and Ratings

- Morgan Stanley 20annual Report and Bestseller Lists
- 5. Accessing Morgan Stanley 20annual Report Free and Paid eBooks
 - Morgan Stanley 20annual Report Public Domain eBooks
 - Morgan Stanley 20annual Report eBook Subscription Services
 - Morgan Stanley 20annual Report Budget-Friendly Options
- 6. Navigating Morgan Stanley 20annual Report eBook Formats
 - ePub, PDF, MOBI, and More
 - Morgan Stanley 20annual Report Compatibility with Devices
 - Morgan Stanley 20annual Report Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Morgan Stanley 20annual Report
 - Highlighting and Note-Taking Morgan Stanley 20annual Report
 - Interactive Elements Morgan Stanley 20annual Report
- 8. Staying Engaged with Morgan Stanley 20annual Report
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Morgan Stanley 20annual Report
- 9. Balancing eBooks and Physical Books Morgan Stanley 20annual Report
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Morgan Stanley 20annual Report
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Morgan Stanley 20annual Report
 - Setting Reading Goals Morgan Stanley 20annual Report
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Morgan Stanley 20annual Report
 - Fact-Checking eBook Content of Morgan Stanley 20annual Report
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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