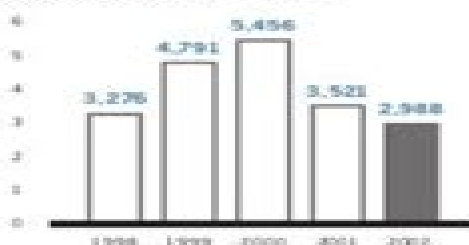


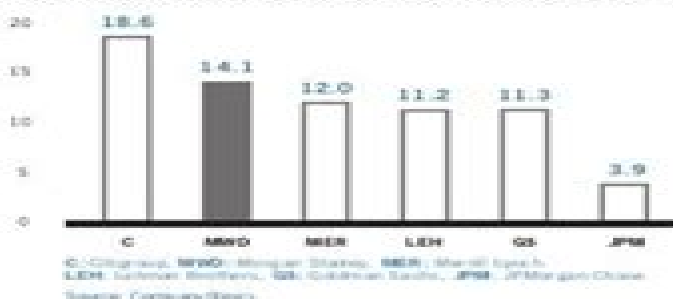
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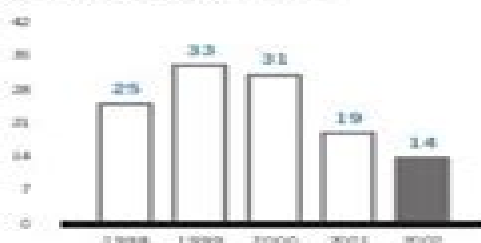
Net Income (Dollars in Millions)



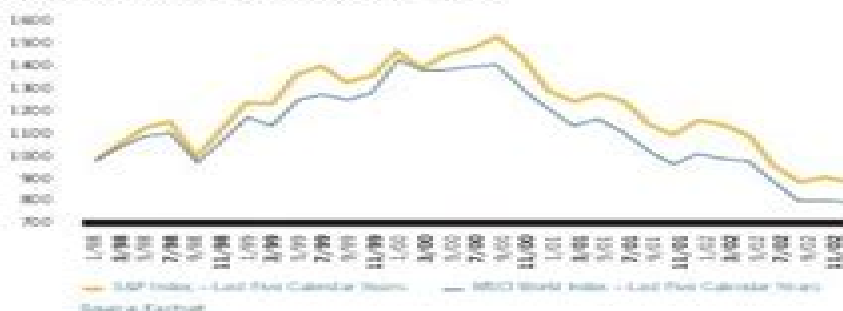
Competitive Return on Equity (ROE) Comparison – 2002



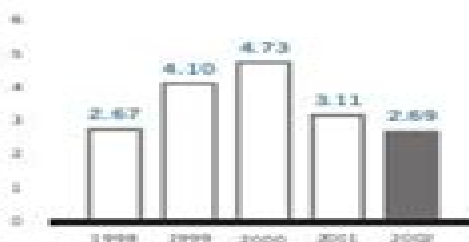
Return on Equity (In Percent)



S&P 500 Index and MSCI World Index



Earnings per Share (Dollars)



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
DAI-5000 CSE	5,150	9,438	10,908	11,009	7,524
NYSE CSE	7,194	8,788	10,945	10,623	10,412
Global Equity & Equity Related					
• S. Volume CSE	1.75	500	64.4	409	358
Global IPO Volume CSE	1.15	1.79	2.32	.88	.80
Global Investment Grade Volume CSE	2,110	2,154	1,903	2,456	1,843
Global Committed M&A S. Volume CSE*	1,988	2,252	3,406	2,380	1,202
Global Announced M&A S. Volume CSE*	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 20annual Report

Xiaolong Qi



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