

MORGAN STANLEY

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 2162966	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$58,054	\$66,159	14.0%	
Loans	\$14,837	\$13,454	-9.3%	
Construction & development	\$2	\$1	-50.0%	
Closed-end 1-4 family residential	\$1	\$1	0.0%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1,253	\$2,580	105.9%	
Commercial & Industrial	\$9,477	\$8,827	-6.9%	
Commercial real estate	\$765	\$534	-30.2%	
Unused commitments	\$30,205	\$40,653	34.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$30,093	\$12,546	-58.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$52,269	\$58,810	12.5%	
Deposits	\$46,454	\$56,010	20.6%	
Total other borrowings	\$2,754	\$410	-85.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$5,785	\$7,349	27.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3,165	\$1,165	NA	
Performance Ratios				
Tier 1 leverage ratio	12.2%	10.7%	--	
Tier 1 risk based capital ratio	12.9%	15.3%	--	
Total risk based capital ratio	16.3%	18.4%	--	
Return on equity ¹	-56.8%	1.2%	--	
Return on assets ¹	-5.6%	0.1%	--	
Net interest margin ¹	0.9%	0.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	5.8%	2.6%	--	
Loss provision to net charge-offs (qtr)	116.2%	30.8%	--	
Net charge-offs to average loans and leases ¹	1.0%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	3.7%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.3%	5.4%	0.3%	0.6%