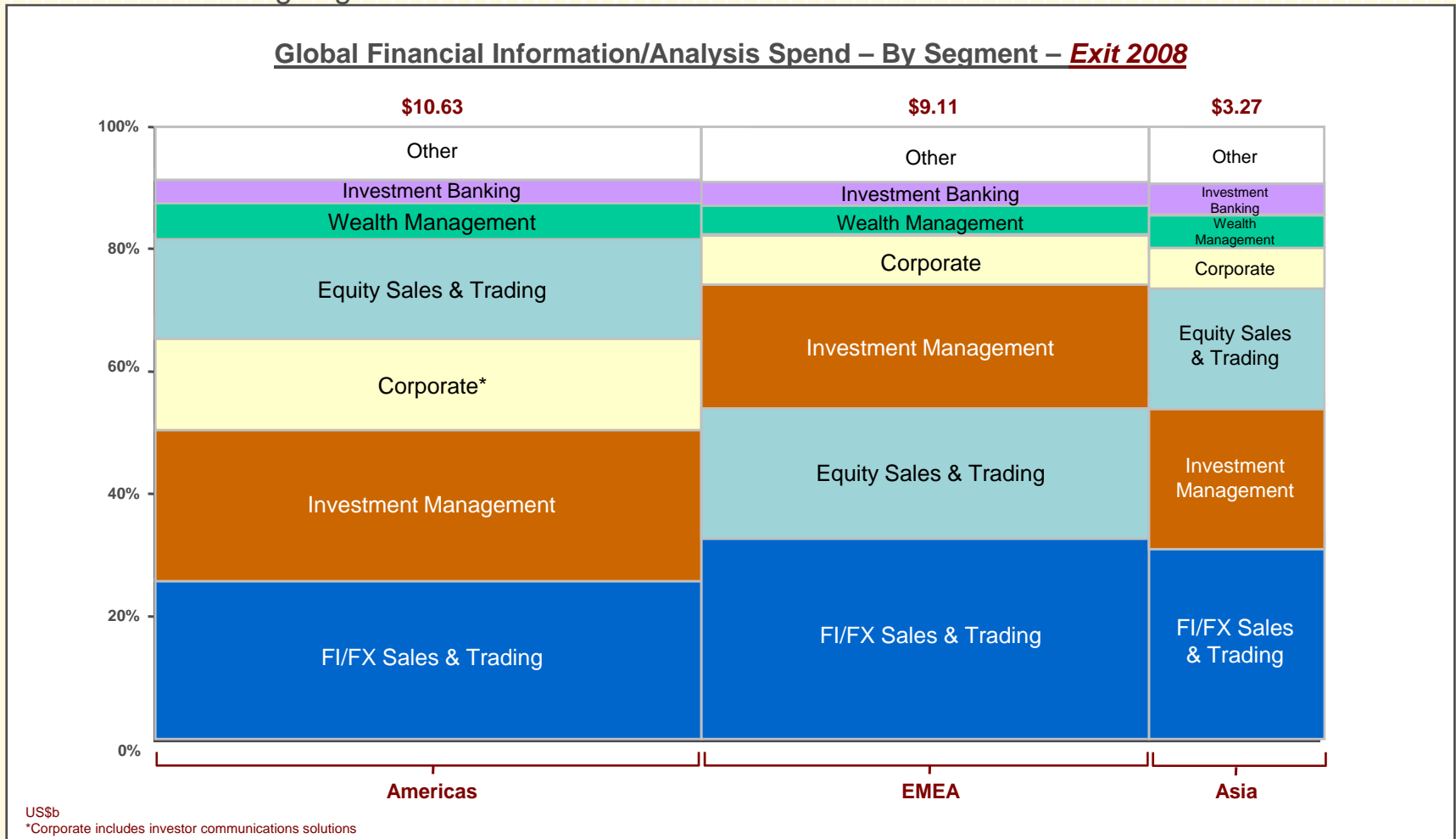


Financial Information/Analysis – By Segment

- Although overall spend was flat from 2007 to 2008, the Americas contracted while EMEA and Asia grew
- FX Sales & Trading, Corporate and Commodities & Energy (Other) led growth in 2008, while the Investment Banking segment crashed and will be restructured in 2009



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