

The Financial Superhighway of Risk: The Toll Collectors' Profits

Bank Holding Company Consolidated Net Income (\$ Billions)									
	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Citigroup	13.5	14.1	15.3	17.9	17.0	24.6	21.5	3.6	(27.7)
Bank of America	7.5	7.5	9.6	10.8	13.9	16.5	21.1	15.0	4.0
JPMorgan Chase	5.7	1.7	1.7	6.7	4.5	8.5	14.4	15.4	5.6
Goldman Sachs	3.1	2.3	2.1	3.0	4.6	5.6	9.4	11.4	2.0
Morgan Stanley	5.5	3.5	3.0	3.8	4.5	4.9	7.5	3.2	1.7