

SCHWAB CHARLES CORP  
Form 8-K  
January 22, 2004

SECURITIES AND EXCHANGE COMMISSION  
Washington D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

January 22, 2004  
Date of Report (Date of earliest event reported)

THE CHARLES SCHWAB CORPORATION  
(Exact name of registrant as specified in its charter)

|   |                           |  |
|---|---------------------------|--|
| Delaware  | 1-9700                    | 94-3025021                                 |
| (State or other jurisdiction<br>of incorporation or organization) | Commission<br>File Number | (I.R.S. Employer<br>Identification Number) |

120 Kearny Street, San Francisco, CA 94108  
(Address of principal executive offices and zip code)  
Registrant's telephone number, including area code: (415) 627-7000

Item 12. Results of Operations and Financial Condition

On January 22, 2004, The Charles Schwab Corporation issued a press release announcing its financial results for the quarter and year ended December 31, 2003. A copy of the press release is furnished as Exhibit 99.1 to this report.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

THE CHARLES SCHWAB CORPORATION  
(Registrant)

Date: January 22, 2004  
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/s/ Christopher V. Dodds  
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Christopher V. Dodds  
Executive Vice President and  
Chief Financial Officer

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99.1 Press Release dated January 22, 2004 ("Schwab Announces Fourth Quarter and Full-Year Results")

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