

Board of Directors

Linda B. Bammann ^{4,5}

Retired Deputy Head of Risk Management
JPMorgan Chase & Co.
(Financial services)

James A. Bell ¹

Retired Executive Vice President
The Boeing Company
(Aerospace)

Crandall C. Bowles ^{1,4}

Chairman
The Springs Company
(Diversified investments)

Stephen B. Burke ^{2,3}

Chief Executive Officer
NBCUniversal, LLC
(Television and entertainment)

James S. Crown ⁵

President
Henry Crown and Company
(Diversified investments)

Jamie Dimon

Chairman and
Chief Executive Officer
JPMorgan Chase & Co.

Timothy P. Flynn ^{4,5}

Retired Chairman and
Chief Executive Officer
KPMG
(Professional services)

Laban P. Jackson, Jr. ¹

Chairman and Chief Executive Officer
Clear Creek Properties, Inc.
(Real estate development)

Michael A. Neal ⁵

Retired Vice Chairman
General Electric Company
and Retired Chairman
and Chief Executive Officer
GE Capital
(Industrial and financial services)

Lee R. Raymond ^{2,3}

Retired Chairman and
Chief Executive Officer
Exxon Mobil Corporation
(Oil and gas)

William C. Weldon ^{2,3}

Retired Chairman and
Chief Executive Officer
Johnson & Johnson
(Health care products)

Member of:

- 1 Audit Committee
- 2 Compensation & Management Development Committee
- 3 Corporate Governance & Nominating Committee
- 4 Public Responsibility Committee
- 5 Risk Policy Committee

Operating Committee

Jamie Dimon

Chairman and
Chief Executive Officer

Ashley Bacon

Chief Risk Officer

Stephen M. Cutler

General Counsel

John L. Donnelly

Head of Human Resources

Mary Callahan Erdoes

CEO, Asset Management

Marianne Lake

Chief Financial Officer

Douglas B. Petno

CEO, Commercial Banking

Daniel E. Pinto

CEO, Corporate & Investment Bank
and CEO, EMEA

Gordon A. Smith

CEO, Consumer & Community Banking

Matthew E. Zames

Chief Operating Officer

Other Corporate Officers

Joseph M. Evangelisti

Corporate Communications

Anthony J. Horan

Secretary

Mark W. O'Donovan

Controller

Peter Scher

Corporate Responsibility

James R. Vallone

General Auditor

Sarah M. Youngwood

Investor Relations

Regional Chief Executive Officers

Asia Pacific

Nicolas Aguzin

Europe/Middle East/Africa

Daniel E. Pinto
Emilio Saracho, Deputy CEO

Latin America/Canada

Martin G. Marron

Senior Country Officers

Asia Pacific

ASEAN

Australia/New Zealand/

Southeast Asia

Robert C. Priestley

Indonesia

Haryanto T. Budiman

Malaysia

Steve R. Clayton

Philippines

Roberto L. Panlilio

Singapore

Edmund Y. Lee

Thailand

M.L. Chayotid Kridakon

Vietnam

Van Bich Phan

GREATER CHINA

China

David Li

Hong Kong

Andrew Butcher

Taiwan

Carl K. Chien

India

Kalpana Morparia

Japan

Steve Teru Rinoie

Korea

Steve Lim

Europe

Austria

Anton Ulmer

Benelux/Nordics

Jake Donovan

Central & Eastern Europe

Walter Schuster

France/Francophone North

Africa

Kyril Courboin

Germany

Martin Wiesmann

Ireland

Carin Bryans

Israel

Roy Navon

Italy

Francesco Rossi Ferrini

Russia/Central Asia

Yan Tavrovsky

Spain/Portugal

Enrique Casanueva Nardiz

Switzerland

Niklaus Bossart

Middle East/Africa/Turkey

Middle East/Africa/Turkey

Sjoerd Leenart

Bahrain/Egypt/Lebanon

Ali Moosa

Nigeria

Tosin T. Adewuyi

Saudi Arabia

Rayan Fayez

Sub-Saharan Africa

Marc Hussey & Brian Smith

Turkey/Azerbaijan

Mustafa Bagriacik

Latin America

Andean/Central America/

Caribbean

Moises Mainster

Argentina/Uruguay/Bolivia/

Paraguay

Facundo D. Gomez Minujin

Brazil

Jose Berenguer

Chile

Alfonso Eyzaguirre

Mexico

Eduardo F. Cepeda

North America

Canada

David E. Rawlings

JPMorgan Chase Vice Chairmen

Melissa Bean

Phyllis J. Campbell

Jacob A. Frenkel

Walter A. Gubert

James B. Lee, Jr.

Todd Maclin

Mel R. Martinez

David Mayhew

Peter Scher

Rt. Hon. Tony Blair

Chairman of the Council
Quartet Representative and
Former Prime Minister of Great Britain
and Northern Ireland
London, United Kingdom

Khalid A. Al-Falih

President and Chief Executive Officer
Saudi Aramco
Dhahran, Saudi Arabia

Alberto Baillères

Presidente del Consejo de Administración
Grupo Baf
México D.F., Mexico

Paul Bulcke

Chief Executive Officer
Nestlé S.A.
Vevey, Switzerland

Fernando Henrique Cardoso

Former President of Brazil
São Paulo, Brazil

Jamie Dimon¹

Chairman and Chief Executive Officer
JPMorgan Chase & Co.
New York, New York

Martin Feldstein

Professor of Economics
Harvard University
Cambridge, Massachusetts

Hon. Robert M. Gates

Partner
RiceHadleyGates LLC
Washington, District of Columbia

Herman Gref

Chairman of the Board
and Chief Executive Officer
Sberbank
Moscow, Russia

Jürgen Grossmann

Owner
Georgsmarienhütte Holding GmbH
Hamburg, Germany

William B. Harrison, Jr.

Former Chairman and
Chief Executive Officer
JPMorgan Chase & Co.
New York, New York

Hon. Carla A. Hills

Chairman and Chief Executive Officer
Hills & Company International
Consultants
Washington, District of Columbia

Hon. John Howard OM AC

Former Prime Minister of Australia
Sydney, Australia

Joe Kaeser

President and Chief Executive Officer
Siemens AG
Munich, Germany

Hon. Henry A. Kissinger

Chairman
Kissinger Associates, Inc.
New York, New York

Mustafa Vehbi Koç

Chairman of the Board of Directors
Koç Holding A.Ş.
Istanbul, Turkey

Jorge Paulo Lemann

Director
H.J. Heinz Company
Pittsburgh, Pennsylvania

Gérard Mestrallet

Chairman and Chief Executive Officer
GDF SUEZ
Paris la Défense, France

Akio Mimura

Senior Advisor
Nippon Steel & Sumitomo Metal
Corporation
Tokyo, Japan

Patrice Motsepe

Founder and Executive Chairman
African Rainbow Minerals Limited
Chislehurst, Sandton, South Africa

Michael Pram Rasmussen

Chairman of the Board
A.P. Møller-Maersk Group
Copenhagen, Denmark

Hon. Condoleezza Rice

Partner
RiceHadleyGates LLC
Stanford, California

Ratan Naval Tata

Chairman
Tata Trusts
Mumbai, India

Hon. Tung Chee Hwa GBM

Vice Chairman
National Committee of the Chinese
People's Political Consultative Conference
Hong Kong, The People's Republic
of China

Cees J.A. van Lede

Former Chairman and Chief Executive
Officer, Board of Management
Akzo Nobel
Amsterdam, The Netherlands

Douglas A. Warner III

Former Chairman of the Board
JPMorgan Chase & Co.
New York, New York

John S. Watson

Chairman of the Board and
Chief Executive Officer
Chevron Corporation
San Ramon, California

Jaime Augusto Zobel de Ayala

Chairman and Chief Executive Officer
Ayala Corporation
Makati City, Philippines

¹ Ex-officio

JPMorgan Chase & Co.

Corporate headquarters

270 Park Avenue
New York, NY 10017-2070
Telephone: 212-270-6000
jpmorganchase.com

Principal subsidiaries

JPMorgan Chase Bank,
National Association
Chase Bank USA,
National Association
J.P. Morgan Securities LLC
J.P. Morgan Securities plc

Annual Report on Form 10-K

The Annual Report on Form 10-K of JPMorgan Chase & Co. as filed with the U.S. Securities and Exchange Commission will be made available without charge upon request to:

Office of the Secretary
JPMorgan Chase & Co.
270 Park Avenue
New York, NY 10017-2070

Stock listing

New York Stock Exchange
London Stock Exchange

The New York Stock Exchange ticker symbol for the common stock of JPMorgan Chase & Co. is JPM.

Financial information about JPMorgan Chase & Co. can be accessed by visiting the Investor Relations website at jpmorganchase.com. Additional questions should be addressed to:

Investor Relations
JPMorgan Chase & Co.
270 Park Avenue
New York, NY 10017-2070
Telephone: 212-270-6000

Directors

To contact any of the Board members or committee chairs, the Lead Independent Director or the non-management directors as a group, please mail correspondence to:

JPMorgan Chase & Co.
Attention (Board member(s))
Office of the Secretary
270 Park Avenue
New York, NY 10017-2070

The Corporate Governance Principles of the Board, the charters of the principal Board committees, the Code of Conduct, the Code of Ethics for Finance Professionals and other governance information can be accessed by visiting our website at jpmorganchase.com and clicking on "Governance" under the "About us" tab.

Transfer agent and registrar

Computershare
480 Washington Boulevard
Jersey City, NJ 07310-2053
Telephone: 800-758-4651
computershare.com

Investor Services Program

JPMorgan Chase & Co.'s Investor Services Program offers a variety of convenient, low-cost services to make it easier to reinvest dividends and buy and sell shares of JPMorgan Chase & Co. common stock. A brochure and enrollment materials may be obtained by contacting the Program Administrator, Computershare, by calling 800-758-4651, by writing to the address indicated above or by visiting its website at www-us.computershare.com/Investor.

Direct deposit of dividends

For information about direct deposit of dividends, please contact Computershare.

Stockholder inquiries

Contact Computershare:

By telephone:

Within the United States, Canada and Puerto Rico: 800-758-4651 (toll free)

From all other locations:
201-680-6862 (collect)

TDD service for the hearing impaired within the United States, Canada and Puerto Rico: 800-231-5469 (toll free)

All other locations:
201-680-6610 (collect)

By regular mail:

Computershare
P.O. Box 30170
College Station, TX 77842
United States

By overnight delivery:

Computershare
211 Quality Circle
Suite 210
College Station, TX 77845
United States

Duplicate mailings

If you receive duplicate mailings because you have more than one account listing and you wish to consolidate your accounts, please write to Computershare at the address above.

Independent registered public accounting firm

PricewaterhouseCoopers LLP
300 Madison Avenue
New York, NY 10017-6204

"JPMorgan Chase," "J.P. Morgan," "Chase," the Octagon symbol and other words or symbols in this report that identify JPMorgan Chase services are service marks of JPMorgan Chase & Co. Other words or symbols in this report that identify other parties' goods or services may be trademarks or service marks of those other parties.

As of the beginning of 2009, JPMorgan Chase & Co. has distributed shareholder information under the U.S. Securities and Exchange Commission "Notice and Access" rule. As a result, the firm prints 700,000 fewer Annual Reports and Proxy Statements, which saves on an annual basis approximately 6,400 trees and 800 metric tons of CO₂ emissions.

This Annual Report is printed on paper made from well-managed forests and other controlled sources. The paper is independently certified by BVQI to the Forest Stewardship Council (FSC) standards. The paper contains a minimum of 20% post-consumer waste recycled fibers.



MIX
Paper from
responsible sources
FSC® C020268