

# JPMorgan Chase International Council

## **Hon. George P. Shultz** Chairman of the Council

Distinguished Fellow  
Hoover Institution  
Stanford University  
Stanford, California

## **Riley P. Bechtel**

Chairman and Chief Executive Officer  
Bechtel Group, Inc.  
San Francisco, California

## **Jean-Louis Beffa**

Chairman and Chief Executive Officer  
Compagnie de Saint-Gobain  
Paris-La Défense, France

## **Hon. Bill Bradley**

Former U.S. Senator  
Allen & Company  
New York, New York

## **Michael A. Chaney**

Chairman  
National Australia Bank Limited  
Perth, Australia

## **André Desmarais**

President and  
Co-Chief Executive Officer  
Power Corporation of Canada  
Montreal, Canada

## **Martin Feldstein**

President and Chief Executive Officer  
National Bureau of  
Economic Research, Inc.  
Cambridge, Massachusetts

## **Arminio Fraga Neto**

Founding Partner  
Gavea Investimentos, Ltd.  
Rio de Janeiro, Brazil

## **Xiqing Gao**

Vice Chairman  
National Council for Social  
Security Fund  
Beijing, The People's Republic  
of China

## **Franz B. Humer**

Chairman and Chief Executive Officer  
Roche Holding Ltd.  
Basel, Switzerland

## **Abdallah S. Jum'ah**

President and Chief Executive Officer  
Saudi Arabian Oil Company  
Dhahran, Saudi Arabia

## **Hon. Henry A. Kissinger**

Chairman  
Kissinger Associates, Inc.  
New York, New York

## **Mustafa V. Koç**

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

## **Hon. Lee Kuan Yew**

Minister Mentor  
Republic of Singapore  
Singapore

## **Minoru Makihara**

Senior Corporate Advisor and  
Former Chairman  
Mitsubishi Corporation  
Tokyo, Japan

## **The Rt. Hon. Brian Mulroney**

Senior Partner  
Ogilvy Renault  
Montreal, Canada

## **David J. O'Reilly**

Chairman and Chief Executive Officer  
Chevron Corporation  
San Ramon, California

## **Kai-Uwe Ricke**

Chairman of the Board of  
Management  
Deutsche Telekom AG  
Bonn, Germany

## **Sir John Rose**

Chief Executive  
Rolls-Royce plc  
London, United Kingdom

## **Tokyo Sexwale**

Executive Chairman  
Mvelaphanda Holdings Ltd  
Johannesburg, South Africa

## **Walter V. Shipley**

Former Chairman of the Board  
The Chase Manhattan Corporation  
New York, New York

## **Jess Søderberg**

Partner and Chief Executive Officer  
A.P. Møller-Maersk Group  
Copenhagen, Denmark

## **William S. Stavropoulos**

Chairman of the Board  
The Dow Chemical Company  
Midland, Michigan

## **Ratan Naval Tata**

Chairman  
Tata Sons Limited  
Mumbai, India

## **Marco Tronchetti Provera**

Chairman and Chief Executive Officer  
Pirelli & C. SpA  
Milan, Italy

## **Cees J.A. van Ledde**

Former Chairman,  
Board of Management  
Akzo Nobel  
Arnhem, The Netherlands

## **Douglas A. Warner III**

Former Chairman of the Board  
J.P. Morgan Chase & Co.  
New York, New York

## **Ernesto Zedillo**

Director  
Yale Center for the Study  
of Globalization  
New Haven, Connecticut

## **Jaime Augusto Zobel de Ayala**

President  
Ayala Corporation  
Makati City, Philippines

## **Ex-Officio Members**

### **William B. Harrison, Jr.**

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

### **James Dimon**

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

### **Andrew Crockett**

President  
JPMorgan Chase International  
New York, New York

### **William M. Daley**

Chairman of the Midwest Region  
JPMorgan Chase & Co.  
Chicago, Illinois

### **Walter A. Gubert**

Vice Chairman  
JPMorgan Chase & Co.  
Chairman  
JPMorgan Chase EMEA  
London, United Kingdom

## Community Advisory Board\*

### **Sharon Alexander-Holt**

CEO  
The Urban League of Metropolitan  
Denver, Inc.  
Denver, CO

### **Lauren Anderson**

Executive Director  
Neighborhood Housing Services of  
New Orleans  
New Orleans, LA

### **Polly Baca**

CEO/Executive Director  
Latin American Research and  
Service Agency LARASA  
Denver, CO

### **Dionne Bagsby**

Retired Commissioner  
Tarrant County  
Fort Worth, TX

### **Salvador Balcorta**

Executive Director  
Centro de Salud Familiar La Fe, Inc.  
El Paso, TX

### **Frank Ballesteros**

Chief Administrative Officer  
PPEP Microbusiness & Housing  
Development. Corp.  
Tucson, AZ

### **Eli Barbosa**

Director of Neighborhood  
Reinvestment  
Latin United Community Housing  
Association  
Chicago, IL

### **Henry Barlow**

Reverend  
Christ Tabernacle Baptist Church  
Chicago, IL

### **Janie Barrera**

President/CEO  
ACCION Texas  
San Antonio, TX

### **Shaun Belle**

President/CEO  
The Mt. Hope Housing Company  
Bronx, NY

### **Pascual Blanco**

Executive Director  
La Fuerza Unida Inc.  
Glen Cove, NY

### **Sylvia Brooks**

President/CEO  
Houston Area Urban League  
Houston, TX

### **Donnie Brown**

Executive Director  
Genesis Housing Development  
Corp.  
Chicago, IL

### **James Buckley**

Executive Director  
University Neighborhood Housing  
Program  
Bronx, NY

### **Joseph Carbone**

President/CEO  
The WorkPlace, Inc.  
Bridgeport, CT

### **David Chen**

Executive Director  
Chinese American Planning Council  
New York, NY

### **William Clark**

President/CEO  
Urban League of Rochester  
Rochester, NY

### **Ricardo Diaz**

Executive Director  
United Community Center  
Milwaukee, WI

### **Peter Elkowitz**

President  
Long Island Housing Partnership  
Hauppauge, NY

### **Ignacio Esteban**

Executive Director  
Florida Community Loan Fund  
Orlando, FL

### **Ron Fafoglia**

Executive Director  
TSP Hope, Inc.  
Springfield, IL

### **Melissa Flournoy**

President/CEO  
The Louisiana Assoc. of Nonprofit  
Organizations (LANO)  
Baton Rouge, LA

\* Board membership as of January 2006

## Community Advisory Board\* (continued)

### **William Frey**

Vice President, Director  
Enterprise Foundation NYC Office  
New York, NY

### **Reuben Gant**

Executive Director  
Greenwood Community  
Development Corp.  
Tulsa, OK

### **Reginald Gates**

President/CEO  
Dallas Black Chamber of Commerce  
Dallas, TX

### **Sarah Gerecke**

CEO  
Neighborhood Housing Services  
of NYC  
New York, NY

### **Christie Gillespie**

Executive Director  
Indiana Assoc. for Community  
Economic Development  
Indianapolis, IN

### **Ernest Gonzalez**

Corporate Committee Chair  
Long Island Hispanic Chamber of  
Commerce  
West Islip, NY

### **Dina Gonzalez**

President  
West Michigan Hispanic Chamber  
of Commerce  
Grand Rapids, MI

### **Bruce Gottschall**

Executive Director  
Neighborhood Housing Services  
of Chicago  
Chicago, IL

### **Colvin Grannum**

President/CEO  
Bedford Stuyvesant Restoration  
Corp.  
Brooklyn, NY

### **Meg Haller**

CEO  
Gary Citywide (CDC)  
Gary, IN

### **Don Hartman**

Deputy Director  
NHS of Phoenix  
Phoenix, AZ

### **Roy Hastick**

President/CEO  
Caribbean American Chamber of  
Commerce & Industry  
Brooklyn, NY

### **Norman Henry**

President  
Builders of Hope Community  
Development Corp.  
Dallas, TX

### **Ralph Hollmon**

President/CEO  
Milwaukee Urban League, Inc.  
Milwaukee, WI

### **Kevin Jackson**

Executive Director  
Chicago Rehab Network  
Chicago, IL

### **Kim Jacobs**

Executive Director  
Westchester Housing Fund  
Hawthorne, NY

### **Manson Johnson**

Reverend  
Holman Street Baptist Church  
Houston, TX

### **Erma Johnson-Hadley**

Vice Chancellor for Administration  
Tarrant County College Dist.  
Fort Worth, TX

### **Amy Klaben**

President/CEO  
Columbus Housing Partnership, Inc.  
Columbus, OH

### **James Klein**

Executive Director  
Ohio Community Development  
Finance Fund  
Columbus, OH

### **Christopher Kui**

Executive Director  
Asian Americans for Equality  
New York, NY

### **Rhonda Lewis**

President/CEO  
Bridge Street Development Corp.  
Brooklyn, NY

### **William Linder**

Founder  
New Community Corporation  
Newark, NJ

### **Fred Lucas**

President/CEO  
Faith Center for Community  
Development  
New York, NY

### **Norm Lyons**

Community Development Corp.  
Chair  
One Hundred Black Men of Greater  
Dallas  
Dallas, TX

### **Richard Manson**

Vice President  
LISC  
New York, NY

### **Maria Matos**

Executive Director  
Latin American Community Center  
Wilmington, DE

### **Christie McCravy**

Director of Homeownership  
Programs  
The Housing Partnership, Inc.  
Louisville, KY

### **Luis Miranda**

Chairman  
Audubon Partnership for Economic  
Development  
New York, NY

### **Marlon Mitchell**

Executive Director  
City of Houston Small Business  
Development Corp.  
Houston, TX

### **Andrew J. Mooney**

Senior Program Director  
Local Initiative Support Corporation  
Chicago, IL

### **Randy Moore**

Executive Director  
Community Works in West  
Virginia, Inc.  
Charleston, WV

### **Gilbert Moreno**

President  
Association for the Advancement  
of Mexican Americans  
Houston, TX

### **Vincent Murray**

Executive Director  
Bagley Housing Association, Inc.  
Detroit, MI

### **Joe Myer**

Executive Director  
NCALL Research  
Dover, DE

### **Jeremy Nowak**

President/CEO  
The Reinvestment Fund  
Philadelphia, PA

### **Claudia O'Grady**

Executive Director  
Multi-Ethnic Development Corp.  
Salt Lake City, UT

### **David Pagan**

Executive Director  
Southside United Housing  
Development Fund Corp.  
Brooklyn, NY

### **James Paley**

Executive Director  
Neighborhood Housing Services of  
New Haven  
New Haven, CT

### **John Parvensky**

President  
Colorado Coalition for the  
Homeless  
Denver, CO

### **John Pritscher**

President  
Community Investment Corp.  
Chicago, IL

### **Kerry Quaglia**

Executive Director  
Home Headquarters, Inc.  
Syracuse, NY

### **Edwin Reed**

CFO  
Greater Allen Cathedral of NY  
Jamaica, NY

### **Kathy Ricci**

Executive Director  
Utah Micro-Enterprise Loan Fund  
Salt Lake City, UT

### **Gwen Robinson**

President/CEO  
Hamilton County Community  
Action Agency  
Cincinnati, OH

### **Marcos Ronquillo**

Lawyer  
Godwin Gruber, LLP  
Dallas, TX

### **Clifford Rosenthal**

Executive Director  
National Federation of Community  
Development Credit Unions  
New York, NY

### **Winston Ross**

Executive Director  
Westchester Community  
Opportunity Program  
Elmsford, NY

### **David Scheck**

Executive Director  
NJ Community Capital Corp.  
Trenton, NJ

### **Doris Schnider**

President  
Delaware Community Investment  
Corp.  
Wilmington, DE

### **Shirley Stancato**

President/CEO  
New Detroit, Inc.  
Detroit, MI

### **Thomas Stone**

Executive Director  
Mt. Pleasant Development Now  
Cleveland, OH

### **Benjamin Thomas Sr.**

Pastor  
Tanner AME  
Phoenix, AZ

### **Valerie Thompson**

President/CEO  
Urban League of Greater Oklahoma  
City  
Oklahoma City, OK

### **Carlisle Towery**

President  
Greater Jamaica Development  
Corp.  
Jamaica, NY

### **Margaret Trahan**

President/CEO  
United Way of Acadiana  
Lafayette, LA

### **Terry Troia**

Executive Director  
Project Hospitality  
Staten Island, NY

### **Reginald Tuggle**

Pastor  
Memorial Presbyterian Church  
Roosevelt, NY

### **Mark Van Brunt**

Executive Director  
Raza Development Fund  
Phoenix, AZ

### **Donna Wertenbach**

President/CEO  
Community Economic Development  
Fund  
West Hartford, CT

### **Lloyd Williams**

President/CEO  
Greater Harlem Chamber of  
Commerce  
New York, NY

### **Melinda R. Wright**

Director  
Momentive Consumer Credit  
Counseling Service  
Indianapolis, IN

### **Ravi Yalamanchi**

CEO  
Metro Housing Partnership  
Flint, MI

### **Diana Yazzie-Devine**

President  
Native American Connections  
Phoenix, AZ

\* Board membership as of January 2006

# National Advisory Board

**Richard I. Beattie**  
Chairman  
Simpson Thacher & Bartlett LLP

**Leon D. Black**  
Founding Partner  
Apollo Management, L.P.

**David Bonderman**  
Founding Partner  
Texas Pacific Group

**David A. Brandon**  
Chairman and  
Chief Executive Officer  
Domino's Pizza, Inc.

**Richard J. Bressler**  
Managing Director and Head  
of the Strategic Resources Group  
Thomas H. Lee Partners, LP

**Edgar Bronfman, Jr.**  
Chairman and  
Chief Executive Officer  
Warner Music Group

**Frank A. D'Amelio**  
Executive Vice President and  
Chief Financial Officer  
Lucent Technologies

**Nancy J. De Lisi**  
Senior Vice President of  
Mergers & Acquisitions  
Altria Group, Inc.

**David F. DeVoe**  
Chief Financial Officer  
News Corporation

**William T. Dillard II**  
Chairman and  
Chief Executive Officer  
Dillard's, Inc.

**Paul J. Fribourg**  
Chairman and  
Chief Executive Officer  
ContiGroup Companies, Inc.

**Charles E. Golden**  
Executive Vice President and  
Chief Financial Officer  
Eli Lilly and Company

**John B. Hess**  
Chairman of the Board and  
Chief Executive Officer  
Amerada Hess Corporation

**Glenn H. Hutchins**  
Founding Partner  
Silver Lake Partners

**Thomas H. Lee**  
Chairman and  
Chief Executive Officer  
Thomas H. Lee Capital LLC

**David C. McCourt**  
Chairman and  
Chief Executive Officer  
Granahan McCourt Capital

**Darla D. Moore**  
Executive Vice President  
Rainwater, Inc.

**Patrick J. Moore**  
Chairman, President and  
Chief Executive Officer  
Smurfit-Stone Container  
Corporation

**Michael G. Morris**  
Chairman, President and  
Chief Executive Officer  
American Electric Power

**Lewis Ranieri**  
Chairman and  
Chief Executive Officer  
Ranieri & Company

**Joseph L. Rice III**  
Chairman  
Clayton, Dubilier & Rice, Inc.

**David M. Rubenstein**  
Managing Director  
The Carlyle Group

**Stephen A. Schwarzman**  
Chairman, Chief Executive Officer  
and Co-Founder  
The Blackstone Group

**David L. Shedlarz**  
Executive Vice President and  
Chief Financial Officer  
Pfizer Inc.

**Henry R. Silverman**  
Chairman and  
Chief Executive Officer  
Cendant Corporation

**Barry S. Sternlicht**  
Chairman and  
Chief Executive Officer  
Starwood Capital Group

**Doreen A. Toben**  
Executive Vice President and  
Chief Financial Officer  
Verizon Communications

**Samuel Zell**  
Chairman of the Board  
Equity Group Investments, L.L.C.

**Mortimer B. Zuckerman**  
Chairman  
Boston Properties, Inc.

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**James B. Lee, Jr.**  
Chairman  
National Advisory Board

# Regional Advisory Board\*

**Philip C. Ackerman**  
Chairman, President and  
Chief Executive Officer  
National Fuel Gas Company

**Richard A. Bernstein**  
Chairman and Chief Executive Officer  
R.A.B. Holdings, Inc.

**Robert B. Catell**  
Chairman and  
Chief Executive Officer  
KeySpan Energy Corporation

**Christopher B. Combe**  
Chairman and President  
Combe Incorporated

**Eugene R. Corasanti**  
Chairman and Chief Executive Officer  
CONMED Corporation

**Emil Duda**  
Senior Executive Vice President and  
Chief Financial Officer  
Lifetime Healthcare Company/  
Excellus Health Plan Inc.

**James N. Fernandez**  
Executive Vice President and  
Chief Financial Officer  
Tiffany & Company

**Charles F. Fortgang**  
Chairman  
M. Fabrikant & Sons, Inc.

**Gladys George**  
President and  
Chief Executive Officer  
Lenox Hill Hospital

**Lewis Golub**  
Chairman of the Board  
The Golub Corporation

**Wallace A. Graham**  
Chairman of the Board and  
Chief Executive Officer  
Schenectady International, Inc.

**Peter J. Kallet**  
Chairman, President and  
Chief Executive Officer  
Oneida Ltd.

**Charles A. Krasne**  
President and  
Chief Executive Officer  
Krasdale Foods, Inc.

**Richard W. Kunes**  
Executive Vice President  
and Chief Financial Officer  
Estee Lauder Companies, Inc.

**Richard S. LeFrak**  
President  
LeFrak Organization, Inc.

**Leo Liebowitz**  
Chief Executive Officer  
Getty Realty Corp.

**William L. Mack**  
Co-Founder and  
Managing Partner  
Apollo Real Estate Advisors L.P.

**Peter Markson**  
Chairman  
Paris Accessories, Inc.

**Herman I. Merinoff**  
Chairman of the Board  
The Charmer Sunbelt Group

**John Morphy**  
Chief Financial Officer,  
Secretary and Treasurer  
Paychex, Inc.

**Michael C. Nahl**  
Senior Vice President and  
Chief Financial Officer  
Albany International Corp.

**James L. Nederlander**  
President  
Nederlander Producing Company  
of America, Inc.

**Samuel I. Newhouse III**  
General Manager  
Advance Publications Inc.

**William C. Rudin**  
President  
Rudin Management Company, Inc.

**Joel Seligman**  
President  
University of Rochester

**John Shalam**  
Chairman and  
Chief Executive Officer  
Audiovox Corporation

**Arthur T. Shorin**  
Chairman and  
Chief Executive Officer  
The Topps Company, Inc.

**Marie Toulantiss**  
Chief Executive Officer  
Barnes & Noble, Inc.

**Kenneth L. Wallach**  
Chairman, President and  
Chief Executive Officer  
Central National-Gottesman Inc.

**Fred Wilpon**  
Chairman  
Sterling Equities, Inc.

\*Board membership as of January 2006

# Board of Directors

**Hans W. Becherer** <sup>1,4</sup>  
Retired Chairman and  
Chief Executive Officer  
Deere & Company  
(Equipment manufacturer)

**John H. Biggs** <sup>1,3</sup>  
Former Chairman and  
Chief Executive Officer  
Teachers Insurance  
and Annuity Association-  
College Retirement  
Equities Fund (TIAA-CREF)  
(Pension fund)

**Lawrence A. Bossidy** <sup>4,5</sup>  
Retired Chairman  
Honeywell International Inc.  
(Technology and manufacturing)

**Stephen B. Burke** <sup>2,3</sup>  
President  
Comcast Cable  
Communications, Inc.  
(Cable television)

**James S. Crown** <sup>4,5</sup>  
President  
Henry Crown and Company  
(Diversified investments)

**James Dimon**  
Chief Executive Officer  
JPMorgan Chase & Co.

**Ellen V. Futter** <sup>4,5</sup>  
President and Trustee  
American Museum of  
Natural History  
(Museum)

**William H. Gray, III** <sup>2,4</sup>  
Senior Advisor, Public Policy  
& Business Diversity  
Buchanan Ingersoll PC  
(Law firm)

**William B. Harrison, Jr.**  
Chairman of the Board  
JPMorgan Chase & Co.

**Laban P. Jackson, Jr.** <sup>1,3</sup>  
Chairman and  
Chief Executive Officer  
Clear Creek Properties, Inc.  
(Real estate development)

**John W. Kessler** <sup>2,4</sup>  
Owner  
John W. Kessler Company  
and Chairman  
The New Albany Company  
(Real estate development)

**Robert I. Lipp** <sup>4,5</sup>  
Senior Advisor  
JPMorgan Chase & Co.

**Richard A. Manoogian** <sup>1,4</sup>  
Chairman and  
Chief Executive Officer  
Masco Corporation  
(Diversified manufacturer)

**David C. Novak** <sup>2,3</sup>  
Chairman and  
Chief Executive Officer  
Yum! Brands, Inc.  
(Franchised restaurants)

**Lee R. Raymond** <sup>2,3</sup>  
Retired Chairman and  
Chief Executive Officer  
Exxon Mobil Corporation  
(Oil and gas)

**William C. Weldon** <sup>2,3</sup>  
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

## Executive Committee (\*denotes member of Operating Committee)

**James Dimon\***  
Chief Executive Officer

**Austin A. Adams\***  
Technology & Operations

**Paul Bateman**  
Asset Management

**Frank J. Bisignano\***  
Chief Administrative Officer

**Steven D. Black\***  
Investment Bank

**Philip F. Bleser**  
Commercial Banking

**John F. Bradley\***  
Human Resources

**Douglas L. Braunstein**  
Investment Bank

**Richard M. Cashin**  
One Equity Partners

**Michael J. Cavanagh\***  
Finance

**Michael K. Clark**  
Institutional Trust &  
Investor Services

**Andrew Crockett**  
JPMorgan Chase International

**William M. Daley**  
Midwest Region

**Klaus Diederichs**  
Investment Bank

**Ina R. Drew\***  
Chief Investment Officer

**Patrik L. Edsparr**  
Investment Bank

**Mary E. Erdoes**  
Private Bank

**Martha J. Gallo**  
Audit

**Walter A. Gubert**  
Europe, Middle East and Africa

**Joan Guggenheimer\***  
Legal & Compliance

**Carlos M. Hernandez**  
Investment Bank

**Lorraine E. Hricik**  
Treasury Services

**Rick Lazio**  
Government Affairs & Public Policy

**James B. Lee, Jr.**  
Investment Bank

**Steve MacLellan**  
Private Client Services

**Samuel Todd Maclin\***  
Commercial Banking

**Jay Mandelbaum\***  
Strategy

**Donald H. McCree, III**  
Investment Bank

**William H. McDavid\***  
Legal & Compliance

**Heidi Miller\***  
Treasury & Securities Services

**R. Ralph Parks**  
Asia Pacific

**Scott Powell**  
Home Finance

**David W. Puth**  
Investment Bank

**Charles W. Scharf\***  
Retail Financial Services

**Richard J. Srednicki\***  
Card Services

**James E. Staley\***  
Asset & Wealth Management

**Don M. Wilson III\***  
Risk Management

**Thomas L. Wind**  
Home Finance

**William T. Winters\***  
Investment Bank

## Other corporate officers

**Anthony J. Horan**  
Secretary

**Mark I. Kleinman**  
Treasury

**Joseph L. Sclafani**  
Controller

# JPMorgan Chase & Co.

## Corporate headquarters

270 Park Avenue  
New York, New York 10017-2070  
Telephone: 212-270-6000  
<http://www.jpmorganchase.com>

## Principal subsidiaries

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

## Annual report on Form 10-K

The Annual Report on Form 10-K of JPMorgan Chase & Co. as filed with the Securities and Exchange Commission will be made available upon request to:

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

## Stock listing

New York Stock Exchange, Inc.  
London Stock Exchange Limited  
Tokyo Stock Exchange

The New York Stock Exchange (NYSE) ticker symbols for stock of JPMorgan Chase & Co. are as follows:

JPM (Common Stock)  
JPMPRH (Depository Shares Each  
Representing a One-Tenth Interest in  
6 5/8% Cumulative Preferred Stock)

Certifications by the Chairman, Chief Executive Officer and Chief Financial Officer of JPMorgan Chase & Co. pursuant to Section 302 of the Sarbanes-Oxley Act of 2002, have been filed as exhibits to the Firm's 2005 Annual Report on Form 10-K.

The NYSE requires that the Chief Executive Officer of a listed company certify annually that he or she was not aware of any violation by the company of the NYSE's Corporate Governance listing standards. Such certification was made on June 14, 2005.

Financial information about JPMorgan Chase & Co. can be accessed by visiting the Investor Relations site of [www.jpmorganchase.com](http://www.jpmorganchase.com). Additional questions should be addressed to:  
Investor Relations  
JPMorgan Chase & Co.  
270 Park Avenue  
New York, New York 10017-2070  
Telephone: 212-270-6000

## Directors

To contact any of the Board members please mail correspondence to:

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

The corporate governance principles of the board, the charters of the principal board committees and other governance information can be accessed by visiting [www.jpmorganchase.com](http://www.jpmorganchase.com) and clicking on "Governance." Stockholders may request a copy of such materials by writing to the Office of the Secretary at the above address.

## Transfer agent and registrar

Mellon Investor Services LLC  
480 Washington Blvd.  
Jersey City, New Jersey 07310-1900  
Telephone: 1-800-758-4651  
<https://vault.melloninvestor.com/isd>

## 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, Mellon Investor Services LLC, by calling 1-800-758-4651, by writing them at the address indicated above or by visiting their Web site at [www.melloninvestor.com](http://www.melloninvestor.com).

## Direct deposit of dividends

For information about direct deposit of dividends, please contact Mellon Investor Services LLC.

## Stockholder inquiries

Contact Mellon Investor Services LLC:

### By telephone:

Within the United States, Canada and Puerto Rico: 1-800-758-4651 (toll free)

From all other locations:  
1-201-680-6578 (collect)

TDD service for the hearing impaired within the United States, Canada and Puerto Rico: 1-800-231-5469 (toll free)

All other locations:  
1-201-680-6578 (collect)

### By mail:

Mellon Investor Services LLC  
480 Washington Blvd.  
Jersey City, New Jersey 07310-1900

## 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 Mellon Investor Services LLC at the address above.

## Independent registered public accounting firm

PricewaterhouseCoopers LLP  
300 Madison Avenue  
New York, New York 10017

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