

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
Compagnie de Saint-Gobain
Paris-La Défense, France

Tony Blair

Former U.K. Prime Minister
London, United Kingdom

The Hon. Bill Bradley

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

Michael A. Chaney

Chairman
National Australia Bank Limited
Perth, Western Australia

Anatoly B. Chubais

General Director
Russian Corporation of
Nanotechnologies - Rusnano
Moscow, Russian Federation

André Desmarais

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

Martin Feldstein

President Emeritus
National Bureau of
Economic Research, Inc.
Cambridge, Massachusetts

Arminio Fraga Neto

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

Xi-Qing Gao

Vice Chairman, President and
Chief Investment Officer
China Investment Corporation
Beijing, The People's Republic
of China

Jürgen Grossmann

Chief Executive Officer
RWE AG
Essen, Germany

William B. Harrison, Jr.

Former Chairman
JPMorgan Chase & Co.
New York, New York

Carla A. Hills

Chairman and Chief Executive Officer
Hills & Company
Washington, D.C.

Franz B. Humer

Chairman
Roche Holding Ltd.
Basel, Switzerland

Abdallah S. Jum'ah

Former President
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

The Hon. Lee Kuan Yew

Minister Mentor
Republic of Singapore
Singapore

Minoru Makihara

Senior Corporate Advisor and
Former Chairman
Mitsubishi Corporation
Tokyo, Japan

David J. O'Reilly

Chairman and Chief Executive Officer
Chevron Corporation
San Ramon, California

Michael Pram Rasmussen

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

Sir John Rose

Chief Executive
Rolls-Royce plc
London, United Kingdom

Tokyo Sexwale

Executive Chairman
Mvelaphanda Holdings Ltd
Johannesburg, South Africa

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 Lede

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

Chairman and Chief Executive Officer
Ayala Corporation
Makati City, Philippines

Ex-Officio Members

James Dimon

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

Andrew D. Crockett

President
JPMorgan Chase International
New York, New York

William M. Daley

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

Walter A. Gubert

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

Regional Advisory Board

Philip C. Ackerman

Chairman and
Chief Executive Officer
National Fuel Gas Company

Richard A. Bernstein

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

Rod Brayman

President
Windmill Distributing Company L.P.

Robert B. Catell

Chairman
National Grid

Christopher B. Combe

Chairman and President
Combe Incorporated

Joseph J. Corasanti

President and
Chief Executive Officer
CONMED Corporation

Emil Duda

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

Roger N. Farah

President and Chief Operating
Officer
Polo Ralph Lauren

James Fernandez

Executive Vice President and CFO
Tiffany & Company

Neil Golub

President and CEO
The Golub Corporation

Tod Johnson

Chairman and
Chief Executive Officer
The NPD Group, Inc.

Richard W. Kunes

Executive Vice President,
Chief Financial Officer
The Estée Lauder Companies Inc.

Richard S. LeFrak

Chairman and
Chief Executive Officer
LeFrak Organization

Richard B. Leventhal

Chairman and
Chief Executive Officer
Fedway Associates, Inc.

John LiDestri

Chief Executive Officer
LiDestri Foods, Inc.

Leo Liebowitz

Chief Executive Officer
Getty Realty Corp.

William L. Mack

Founder and Senior Partner
AREA Property Partners

Peter Markson

Chairman and
Chief Executive Officer
Paris Accessories, Inc.

James F. McCann

Chief Executive Officer
1-800-Flowers.com

John Morphy

Senior Vice President,
Chief Financial Officer
and Secretary
Paychex, Inc.

Michael C. Nahl

Executive 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.

C. David Sammons

President and CEO
Subaru Distributors Corp.

John Shalam

Chairman
Audiovox Corporation

Scott A. Silverstein

President and COO
The Topps Company, Inc.

Marie Toulant

Former Chief Executive Officer
Barnes & Noble.com

Kenneth L. Wallach

Chairman, President and
Chief Executive Officer
Central National-Gottesman Inc.

Fred Wilpon

Chairman
Sterling Equities, Inc.

Frank Lourenso

Chairman
Regional Advisory Board

Board of Directors

Crandall C. Bowles¹
Chairman
Springs Industries, Inc.
(Home furnishing)

Stephen B. Burke^{2, 3}
President
Comcast Cable
Communications, Inc.
(Cable television)

David M. Cote^{4, 5}
Chairman and
Chief Executive Officer
Honeywell International Inc.
(Diversified technology and
manufacturing)

James S. Crown^{4, 5}
President
Henry Crown and Company
(Diversified investments)

James Dimon
Chairman and
Chief Executive Officer
JPMorgan Chase & Co.

Ellen V. Futter^{4, 5}
President and Trustee
American Museum of
Natural History
(Museum)

William H. Gray, III^{1, 4}
Chairman
Amani Group
(Consulting and advisory)

Laban P. Jackson, Jr.¹
Chairman and
Chief Executive Officer
Clear Creek Properties, Inc.
(Real estate development)

David C. Novak^{2, 3}
Chairman and
Chief Executive Officer
Yum! Brands, Inc.
(Franchised restaurants)

Lee R. Raymond^{2, 3}
Retired Chairman and
Chief Executive Officer
Exxon Mobil Corporation
(Oil and gas)

William C. Weldon^{2, 3}
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*
Chairman and
Chief Executive Officer

Gaby A. Abdelnour
Asia Pacific

Paul T. Bateman
Investment Management

Anthony J. Best
Investment Bank

Frank J. Bisignano*
Chief Administrative Office

Steven D. Black*
Investment Bank

Philip F. Bleser
Commercial Banking

Enrico M. Bombieri
Investment Bank

Douglas L. Braunstein
Investment Bank

Clive S. Brown
Investment Management

Phyllis J. Campbell
Pacific Northwest

Richard M. Cashin
One Equity Partners

Michael J. Cavanagh*
Chief Financial Officer

Guy Chiarello
Technology

Andrew D. Crockett
JPMorgan Chase International

Stephen M. Cutler*
Legal & Compliance

William M. Daley*
Corporate Responsibility

Kimberly B. Davis
Philanthropy

Klaus Diederichs
Investment Bank

John L. Donnelly*
Human Resources

Ina R. Drew*
Chief Investment Office

Althea L. Duersten
Chief Investment Office

Mary E. Erdoes
Wealth Management

Joseph M. Evangelisti
Corporate Communications

Martha J. Gallo
Audit

Walter A. Gubert
Europe, Middle East and Africa

Evelyn E. Guernsey
Investment Management

Carlos M. Hernandez
Investment Bank

John J. Hogan
Investment Bank/Risk Management

Conrad J. Kozak
Treasury & Securities Services

James B. Lee, Jr.
Investment Bank

David B. Lowman
Home Lending

Samuel Todd Maclin*
Commercial Banking

Achilles O. Macris
Chief Investment Office

Jay Mandelbaum*
Strategy & Marketing

Blythe S. Masters
Investment Bank

Donald H. McCree, III
Finance

Heidi Miller*
Treasury & Securities Services

Melissa J. Moore
Treasury Services

Stephanie B. Mudick
International Consumer

Nicholas P. O'Donohoe
Investment Bank

Daniel E. Pinto
Investment Bank

Scott E. Powell
Consumer Banking

Louis Rauchenberger
Controller

Richard Sabo
Chief Investment Office

Charles W. Scharf*
Retail Financial Services

Peter L. Scher
Global Government Relations &
Public Policy

Eileen M. Serra
Card Services

Marc Sheinbaum
Auto & Education Finance

Gordon A. Smith*
Card Services

James E. Staley*
Asset Management

William S. Wallace
Card Services

Kevin P. Watters
Business Banking

William T. Winters*
Investment Bank

Matthew E. Zames
Investment Bank

Barry L. Zubrow*
Risk Management

Other Corporate Officers

Anthony J. Horan
Secretary

Norma C. Corio
Treasurer

JPMorgan Chase & Co.

Corporate headquarters

270 Park Avenue
New York, NY 10017-2070
Telephone: 212-270-6000
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 without charge upon request to:

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

Stock listing

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

The New York Stock Exchange (NYSE) ticker symbol for the Common Stock of JPMorgan Chase & Co. is JPM.

Certifications by the Chairman and 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 2008 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 18, 2008.

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

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

Directors

To contact any of the Board members or committee chairs, the Presiding 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

The Corporate Governance Principles of the Board, the charters of the principal Board committees, the Code of Conduct and the Code of Ethics for Finance Professionals and other governance information can be accessed by visiting 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, NJ 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.

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:
1-201-680-6610 (collect)

By mail:

Mellon Investor Services LLC
480 Washington Blvd.
Jersey City, NJ 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, NY 10017

JPMorgan Chase distributes shareholder information under the Securities and Exchange Commission "Notice and Access" rule. Compared with previous years, the Firm printed 750,000 fewer annual reports and proxy statements, which saved approximately 7,000 trees and 900 metric tons of CO₂ emissions.

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

