Financial Highlights

As of or for the year ended December 31,
(In millions, except per share, ratio data and headcount)

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reported basis</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total net revenue</td>
<td>$102,694</td>
<td>$100,434</td>
</tr>
<tr>
<td>Total net income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income before extraordinary</td>
<td>$3,98</td>
<td>$2,25</td>
</tr>
<tr>
<td>gain</td>
<td>$3,98</td>
<td>$2,27</td>
</tr>
<tr>
<td>Diluted earnings</td>
<td>$3,96</td>
<td>$2,24</td>
</tr>
<tr>
<td>Net income</td>
<td>3.96</td>
<td>2.26</td>
</tr>
<tr>
<td>Cash dividends declared</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>Book value</td>
<td>34.04</td>
<td>39.88</td>
</tr>
</tbody>
</table>

**Selected ratios**

- Return on common equity: 9.8%
- Return on tangible common equity: 11.1%
- Tier 1 Capital ratio: 14.8%
- Tier 1 Common Capital ratio: 8.8%

**Selected balance sheet data (period-end)**

- Total assets: $2,117,605
- Total loans: 692,927
- Total deposits: 930,369
- Total securities: 176,106
- Total shareholders’ equity: 239,831

JPMorgan Chase & Co.

Corporate headquarters
270 Park Avenue
New York, NY 10001-2070
Telephone: 212-270-6000
jpmorganchase.com

**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 members)
Office of the Secretary
270 Park Avenue
New York, NY 10001-2070

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 web site at jpmorganchase.com and clicking on “Governance” under the “About us” tab.

**Transfer agent and registrar**

BNY Mellon
480 Washington Boulevard
Jersey City, NJ 07310-4900
Telephone: 800-758-4651
bnymellon.com/shareowner/equityaccess

**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 material may be obtained by contacting the Program Administrator, BNY Mellon, by calling 800-758-4651, by writing to the address indicated above or by visiting our web site at bnymellon.com/shareowner/equityaccess.

**Financial information**

JPMorgan Chase & Co. can be accessed by visiting the investor relations web site at jpmorganchase.com. Additional questions should be addressed to Investor Relations JPMorgan Chase & Co. 270 Park Avenue New York, NY 10001-2070 Telephone: 212-270-6000

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Direct deposit of dividends
For information about direct deposit of dividends, please contact BNY Mellon.

Stockholder inquiries
Contact BNY Mellon
By telephone:
Within the United States and Canada: 800-758-4651
Outside the United States: (coast to coast)

From all other locations:
201-480-6889 (coast to coast)
TDD service for the hearing impaired within the United States, Canada and Puerto Rico: 800-695-6841 (toll free)
All other locations: 201-480-6610 (coast to coast)

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Jersey City, NJ 07310-4900

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