

SPEAKER BIOGRAPHIES

Jamie Dimon, Chairman and Chief Executive Officer



Jamie Dimon is Chairman of the Board and Chief Executive Officer of JPMorgan Chase & Co., a global financial services firm with assets of \$2.6 trillion and operations worldwide. The Firm is a leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing, and asset management.

Dimon became CEO on January 1, 2006 and one year later also became Chairman of the Board. He was named President and Chief Operating Officer upon the company's merger with Bank One Corporation on July 1, 2004.

Dimon joined Bank One as Chairman and CEO in 2000, and engineered a dramatic turnaround – taking the bank from a half-billion-dollar loss in 2000 to record earnings of \$3.5 billion in 2003 – before its merger with JPMorgan Chase.

Dimon began his career at American Express Company, serving as Assistant to the President from 1982 until 1985. A year later, he became a key member of the team that defined the strategy for Commercial Credit Company when the consumer lending company was spun off from Control Data Corporation. He served as Chief Financial Officer and then President.

Commercial Credit made numerous acquisitions and divestitures, including acquiring Primerica Corporation in 1987 and taking its name. The firm then acquired The Travelers Corporation in 1993, becoming Travelers Group. Dimon served as President and Chief Operating Officer of Travelers from 1990 through 1998 while concurrently serving as Chief Operating Officer of its Smith Barney Inc. subsidiary. He became CEO of Smith Barney in January 1996 and then co-Chairman and Co-CEO of the combined brokerage following the 1997 merger of Smith Barney and Salomon Brothers.

In 1998, Dimon was named President of Citigroup Inc., the global financial services company formed by the combination of Travelers Group and Citicorp.

Dimon earned his bachelors degree from Tufts University and holds an MBA from Harvard Business School. He serves on the boards of directors of a number of non-profit institutions including the Clearing House and Harvard Business School. Additionally, he serves on the executive committee of the Business Council, Business Roundtable and the Partnership for New York City, and is a member of the Financial Services Forum, Financial Services Roundtable and Council on Foreign Relations.

Marianne Lake, Chief Financial Officer



Marianne Lake is the Chief Financial Officer of JPMorgan Chase & Co. and a member of the firm's Operating Committee.

Prior to being named CFO for the company, Lake was the Chief Financial Officer of the firm's Consumer & Community Banking business, which has 137,000 employees serving more than 50 million retail banking customers.

From 2007 to 2009, Lake served as the Investment Bank's Global Controller, and prior to that managed global financial infrastructure and control programs in the Corporate Finance group.

Lake's experience includes stints at both Chase and J.P. Morgan in London. At Chase, Lake was the Senior Financial Officer in the UK, and at J.P. Morgan she was the CFO for the Credit Trading business. Lake started her career as a chartered accountant at PricewaterhouseCoopers in the London and Sydney offices.

Lake received a Bachelor of Science degree in Physics from Reading University in the United Kingdom. She is on the Board of Directors for the JPMorgan Chase & Co. Foundation as well as the New York City Ballet.

Gordon Smith, Chief Executive Officer – Consumer & Community Banking



Gordon Smith is the CEO of Consumer & Community Banking at Chase. The business has 137,000 employees serving 58 million households with banking, lending, credit cards, auto finance, mortgages, wealth management and advisory services. He reports to JPMorgan Chase Chairman and CEO Jamie Dimon and is a member of the firm's Operating Committee.

Chase has 5,600 bank branches (#2 branch network) and 18,000 ATMs (#1) across 23 states. It is #1 in primary bank relationships within Chase footprint and the #2 mortgage originator and servicer in the country. Chase is also the #1 U.S. credit card issuer, with more than \$130B in loans and #1 wholly-owned merchant acquirer with ~50% of U.S. eCommerce volumes. Chase.com is the most-visited banking portal in America.

Smith joined Chase in June 2007. He served as CEO of the Card, Merchant Services and Auto Finance business before taking over all of Consumer & Community Banking in 2012.

Before joining Chase, he spent more than 25 years at American Express, where he led and managed several businesses, including the U.S. Domestic Consumer Card Business. From August 2005 until June 2007, he was President of the Global Commercial Card business, with responsibility for corporate cards and corporate purchasing cards across more than 30 countries.

Smith serves on the board of directors of Choice Hotels International Inc. He is also on the Board of the International Rescue Committee, which responds to the world's worst humanitarian crises and helps people to survive and rebuild their lives. He holds a master's degree from the Thunderbird School of Global Management. He is married with two grown children and lives in New Jersey.

Barry Sommers, Chief Executive Officer – Consumer Banking



Barry Sommers is the Chief Executive Officer of Consumer Banking. He is a member of the Consumer and Community Banking Leadership Committee.

Chase is one of the largest U.S providers of banking, lending, treasury, wealth management and investment services. Sommers oversees a banking network with over \$600B in deposits and investments, 5,600 branches, 18,000 ATMs and over 70,000 employees and serves 23 million customers nationwide.

He is also responsible for the Wealth Management business at Chase which has customer investment assets of over \$200 billion and more than 3,000 financial advisors.

Sommers was previously the CEO of Chase Wealth Management which comprises Chase Private Client and Chase Investments. Prior to his roles in Consumer Banking, Sommers was the CEO of J.P. Morgan Securities, overseeing J.P Morgan's high net worth brokerage business in the U.S.

Prior to the merger with JP Morgan Chase, Sommers was a Senior Managing Director at Bear Stearns and served on the firm's President's Advisory Council. He was responsible for the Private Client business that served high net worth individuals and middle market institutions. Sommers moved to Private Client Services from Asset Management where he was President of the mutual fund and separate account business at Bear Stearns.

Before joining J.P. Morgan and Bear Stearns, Sommers worked in the Asset Management division at Goldman Sachs, where he was a Vice President.

Sommers graduated from Ohio University. He lives in Chappaqua, New York, with his wife and two children.

Kevin Watters, Chief Executive Officer – Mortgage Banking



Kevin Watters is Chief Executive Officer of Mortgage Banking at Chase. He is a member of the Consumer & Community Banking Leadership team.

Watters oversees Chase's Mortgage Banking business, which is ranked No. 2 in originations and servicing, with 6.6 million mortgages representing a combined balance of \$950 billion.

Kevin was previously head of Originations and the Customer Experience across Mortgage Banking, overseeing Chase's four mortgage production channels: Retail, Consumer Direct, Correspondent Lending and Rural Housing. He transitioned to Mortgage Banking in June 2010 from Business Banking, where he served as Chief Executive Officer for five years.

Prior to the merger with JPMorgan Chase, Watters served in the following roles at Bank One: Head of the Corporate Internet Group, President of the Consumer Internet Group, Chief Strategy Officer of the Consumer Internet Group, and Chief Marketing Officer of Wingspan, Bank One's Internet-only bank.

Kevin has a bachelor's degree from Lehigh University and a Master of Business Administration from the University of Virginia.

He is married with three children.

Eileen Serra, Chief Executive Officer – Chase Card Services



Eileen Serra is the CEO of Chase Card Services which includes Chase's consumer, small business and commercial card businesses. She is a member of the Consumer and Community Banking Leadership team.

Chase is the #1 U.S. credit card issuer with more than \$130 billion in loans.

Previously, as Head of Card Consumer-branded Products, Serra was responsible for the Mass Affluent and Affluent/High Net Worth customer segments. Prior to that, she served as President of the Affluent/High/Net Worth business and also led brand advertising and media, the Chase-branded Ultimate Rewards program and sports and entertainment sponsorships. Serra joined the Card Executive team in August 2006 as head of Strategy.

Eileen joined the Card Executive Leadership Team in August 2006 as Strategy Executive. In this role, she was responsible for identifying strategic growth initiatives in the payments space.

Serra joined Chase from Merrill Lynch where she was Managing Director and Head of Private Client Banking Solutions. At Merrill, she had responsibility for consumer and business cards, retail deposits and the commercial cash management business.

Before Merrill Lynch, Serra worked at American Express where she launched and headed the credit card and lending businesses within the Small Business Division and led that company's Strategy and Business Development Group. Prior to that, she was a partner at McKinsey & Company, heading the North American Consumer Practice.

Serra serves on the board of directors of the Women's Refugee Commission. She has a BS from the University of California and an MBA from the University of Chicago. She is married with two daughters.

Daniel Pinto, Chief Executive Officer – Corporate & Investment Bank



Daniel Pinto is CEO of J.P. Morgan's Corporate & Investment Bank, an industry leader in investment banking, trading markets and investor services such as cash management, clearing and prime brokerage. He is a member of the firm's Operating Committee, and also CEO of the firm's Europe, the Middle East and Africa (EMEA) region.

Daniel has spent his career at J.P. Morgan and its predecessor companies. He began his career at Manufacturers Hanover in 1983 as a financial analyst and foreign exchange trader in Buenos Aires. In 1992, he was appointed head of Sales for Chemical Bank in Buenos Aires, responsible for clients in Argentina, Uruguay and Paraguay. Shortly after, he became head trader and Treasurer of Chemical Bank in Mexico. Daniel moved to London in 1996 to oversee local markets in Eastern Europe, the Middle East, Africa and Asia for Chase Manhattan.

Daniel has managed the markets side of J.P. Morgan's emerging markets business since 2002, and was made global head of Emerging Markets in early 2006. He was given added responsibility for the Global Credit Trading & Syndicate business in early 2008. In 2009, he was made co-head of Global Fixed Income for the Investment Bank before becoming sole head of the group in 2012. He was also made co-CEO of the Corporate & Investment Bank in 2012.

Daniel holds a bachelor's degree in Public Accounting and in Science in Business Administration from Universidad Nacional de Lomas de Zamora in Buenos Aires.

Douglas Petno, Chief Executive Officer – Commercial Banking



Doug Petno is the chief executive officer of Commercial Banking and a member of the firm's Operating Committee.

One of the firm's four lines of business, Commercial Banking has more than 7,000 professionals in 118 locations across 30 states; Washington, D.C.; and 14 major international cities and its team members are entrenched in the communities they serve. With this level of focus on its local presence, Commercial Banking delivers comprehensive financial solutions from across the firm while never compromising on service or customer experience. Commercial Banking serves organizations with annual revenue generally ranging from \$20 million to \$2 billion, and more than 36,000 real estate investors/owners. It serves approximately 21,000 clients nationally, including mid-sized businesses and corporations, government entities and not-for profit organizations.

Doug has more than 25 years of experience at the firm, most recently as global head of J.P. Morgan's Natural Resources Investment Banking Group. He joined Commercial Banking in 2010 as chief operating officer and then became the chief executive officer in 2012. Doug received a Bachelor of Arts degree in Biology from Wabash College. He holds a Master of Business Administration from the University of Rochester's Simon School of Business and was awarded their Distinguished Alumnus Award in 2013.

Mary Callahan Erdoes, Chief Executive Officer – Asset Management



Mary Callahan Erdoes is Chief Executive Officer of J.P. Morgan's Asset Management division, a global leader in investment management and private banking with \$2.4 trillion in client assets. She is also a member of JPMorgan Chase & Co.'s Operating Committee.

Ms. Erdoes joined J.P. Morgan in 1996 from Meredith, Martin & Kaye, a fixed income specialty advisory firm. Previously, she worked at Bankers Trust in corporate finance, merchant banking and high yield debt underwriting.

Ms. Erdoes is a graduate of Georgetown University (B.S., Mathematics) and Harvard Business School (M.B.A.).

She is a board member of the U.S. Fund for UNICEF and the U.S.-China Business Council, and serves on the Federal Reserve Bank of New York's Investor Advisory Committee on Financial Markets. Bloomberg Markets magazine named her the World's Most Influential Money Manager for 2013. Forbes and Fortune magazines also consistently rank her as one of the World's Most Powerful Women. Ms. Erdoes lives in New York City with her husband and three daughters.