JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm and one of the largest banking institutions in the United States, with operations worldwide; the firm has $2.3 trillion in assets and $183.6 billion in stockholders’ equity and one of the largest banking institutions in the United States, with operations worldwide; the firm serves millions of consumers in the United States and many of the world’s most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about J.P. Morgan Chase & Co. is available at jpmorganchase.com.

Financial Highlights

As of or for the year ended December 31, (in millions, except per share, ratio data and headcount) 2011 2010

Reported basis(a)
Total net revenue $ 97,234 $ 102,694
Total noninterest expense 62,911 61,196
Pre-provision profit 34,323 41,498
Provision for credit losses 7,578 16,639
Net income $ 18,976 $ 17,370

Per common share data
Net income per share:
Basic $ 4.50 $ 3.98
Diluted 4.48 3.96
Cash dividends declared 1.00 0.20
Book value 46.59 43.04

Selected ratios
Return on common equity 11% 10%
Return on tangibility(t)(b) 15 15
Tier 1 capital ratio 12.3 12.1
Tier 2 capital ratio 15.4 15.5
Tier 1 common capital ratio(b) 16.1 16.8

Selected balance sheet data (period-end)
Total assets $2,265,792 $2,117,605
Loans 723,720 692,927
Deposits 1,237,806 930,369
Total stockholders’ equity 183,573 176,106
Headcount 2,266,157 2,239,811

(a) Results are presented in accordance with accounting principles generally accepted in the United States of America, except where otherwise noted.
(b) Non-GAAP financial measures. For further discussion, see “Explanation and reconciliation of the firm’s use of non-GAAP financial measures” and “Regulatory capital” in this Annual Report.

JPMorgan Chase & Co.

Corporate headquarters
270 Park Avenue
New York, New York 10017-2070
Telephone: 212-270-7000
jpmorganchase.com

Principal subsidiaries
JPMorgan Chase Bank, National Association
Chase Bank USA, National Association
J.P. Morgan Securities LLC
J.P. Morgan Securities Ltd.

Annual Report on Form 10-K
The Annual Report on Form 10-K of JPMorgan Chase & Co. is filed with the U.S. Securities and Exchange Commission and will be made available without charge upon request to:
Office of the Secretary
JPMorgan Chase & Co.
270 Park Avenue
New York, New York 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 Shareowner Services LLC
1480 Washington Boulevard
Jersey City, New Jersey 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 Shareowner Services LLC, by calling 800-758-4651, by writing to the address indicated above or by visiting its website at jpmchase.com/shareowner/equityaccess.

Direct deposit of dividends
For information about direct deposit of dividends, please contact Computershare Shareowner Services LLC.

Stockholder inquiries
Contact Computershare Shareowner Services LLC.

Stock holding services may be trademarks or service marks of those other parties.

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JPMorgan Chase & Co. has distributed shareholder information under the U.S. Securities and Exchange Commission’s “Notice and Access” rule. As a result, the firm’s annual 10-K, quarterly 10-Q, and other filings are available on the Internet and can be accessed at the SEC’s website at sec.gov. In addition, the firm’s Shareholder 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.

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

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, New York 10017-2070

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