

JPMORGAN CHASE & CO.

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 1039502	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,627,684	\$1,631,621	0.2%	
Loans	\$559,747	\$554,325	-1.0%	
Construction & development	\$7,435	\$5,117	-31.2%	
Closed-end 1-4 family residential	\$154,949	\$141,701	-8.5%	
Home equity	\$105,069	\$85,592	-18.5%	
Credit card	\$13,793	\$18,538	34.4%	
Other consumer	\$58,955	\$58,911	-0.1%	
Commercial & Industrial	\$95,801	\$90,552	-5.5%	
Commercial real estate	\$22,368	\$22,318	-0.2%	
Unused commitments	\$312,964	\$282,323	-9.8%	
Securitization outstanding principal	\$213,117	\$143,811	-32.5%	
Mortgage-backed securities (GSE and private issue)	\$187,279	\$174,361	-6.9%	
Asset-backed securities	\$25,423	\$17,633	-30.6%	
Other securities	\$132,521	\$115,127	-13.1%	
Cash & balances due	\$90,335	\$51,422	-43.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$34,296	\$48,531	41.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$34,462	\$46,553	35.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,499,365	\$1,508,222	0.6%	
Deposits	\$1,024,036	\$1,019,993	-0.4%	
Total other borrowings	\$286,091	\$266,490	-6.9%	
FHLB advances	\$22,847	\$4,284	-81.2%	
Equity				
Equity capital at quarter end	\$127,294	\$123,217	-3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,142	-\$1,646	NA	
Performance Ratios				
Tier 1 leverage ratio	6.0%	5.7%	--	
Tier 1 risk based capital ratio	9.5%	9.5%	--	
Total risk based capital ratio	13.5%	13.5%	--	
Return on equity ¹	5.9%	8.1%	--	
Return on assets ¹	0.5%	0.6%	--	
Net interest margin ¹	2.7%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.0%	52.0%	--	
Loss provision to net charge-offs (qtr)	121.2%	104.7%	--	
Net charge-offs to average loans and leases ¹	3.2%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	13.4%	10.5%	1.9%	0.7%
Closed-end 1-4 family residential	21.5%	23.0%	0.9%	0.9%
Home equity	2.4%	2.5%	0.8%	0.6%
Credit card	3.8%	2.0%	4.4%	2.0%
Other consumer	1.4%	1.4%	0.5%	0.4%
Commercial & Industrial	4.4%	3.6%	0.8%	0.4%
Commercial real estate	3.5%	6.2%	0.5%	0.4%
Total loans	8.2%	7.8%	0.8%	0.6%