

**JPMORGAN CHASE & CO.**

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 1039502	Number of Insured Depository Institutions 5	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$1,849,648	\$1,729,229	-6.5%	
Loans	\$738,443	\$631,688	-14.5%	
Construction & development	\$10,399	\$7,435	-28.5%	
Closed-end 1-4 family residential	\$187,784	\$164,662	-12.3%	
Home equity	\$111,502	\$105,069	-5.8%	
Credit card	\$93,944	\$67,994	-27.6%	
Other consumer	\$55,032	\$59,272	7.7%	
Commercial & Industrial	\$147,596	\$110,838	-24.9%	
Commercial real estate	\$24,065	\$22,368	-7.1%	
Unused commitments	\$988,678	\$862,225	-12.8%	
Securitization outstanding principal	\$290,844	\$259,396	-10.8%	
Mortgage-backed securities (GSE and private issue)	\$130,328	\$187,279	43.7%	
Asset-backed securities	\$23,359	\$32,057	37.2%	
Other securities	\$30,848	\$132,904	330.8%	
Cash & balances due	\$174,386	\$91,675	-47.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$25,720	\$34,296	33.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$23,337	\$34,462	47.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,696,960	\$1,571,357	-7.4%	
Deposits	\$1,111,920	\$1,071,320	-3.7%	
Total other borrowings	\$342,736	\$305,784	-10.8%	
FHLB advances	\$74,487	\$27,847	-62.6%	
<b>Equity</b>				
Equity capital at quarter end	\$152,687	\$156,847	2.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15,847	\$6,442	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.2%	6.7%	--	
Tier 1 risk based capital ratio	8.8%	10.0%	--	
Total risk based capital ratio	12.4%	13.9%	--	
Return on equity <sup>1</sup>	9.1%	5.8%	--	
Return on assets <sup>1</sup>	0.7%	0.5%	--	
Net interest margin <sup>1</sup>	3.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.8%	64.6%	--	
Loss provision to net charge-offs (qtr)	226.3%	120.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	3.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	3.5%	13.4%	0.4%	1.9%
Closed-end 1-4 family residential	8.7%	20.5%	0.5%	0.8%
Home equity	1.8%	2.4%	0.4%	0.8%
Credit card	2.5%	4.4%	1.5%	2.9%
Other consumer	1.2%	1.4%	0.5%	0.5%
Commercial & Industrial	1.2%	4.1%	0.4%	0.9%
Commercial real estate	0.9%	3.5%	0.0%	0.5%
Total loans	3.4%	7.7%	0.5%	1.0%