



# Bank Holding Company Performance Report December 31, 2015

BHC Name JPMORGAN CHASE & CO.

City/State NEW YORK, NY

## Bank Holding Company Information

RSSD Number: 1039502

Federal Reserve District: 2

Consolidated Assets (\$000): 2,351,698,000

Peer Group Number: 1 Number in Peer Group: 93

Number of Bank Subsidiaries: 3

Peer Group Number	Description
-------------------	-------------

- |   |  |
|---|--|
| 1 | Consolidated assets equal to or greater than \$10 billion  |
| 2 | Consolidated assets between \$3 billion and \$10 billion   |
| 3 | Consolidated assets between \$1 billion and \$3 billion  |
| 4 | Consolidated assets between \$500 million and \$1 billion  |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9 | Atypical and second-tier bank holding companies  |

ADDRESS:  
JPMORGAN CHASE & CO.  
270 PARK AVENUE

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BHC Name JPMORGAN CHASE &amp; CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCPR  
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## Summary Ratios

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011			
	BHC	Peer 1	Pct													
Average assets (\$000) .....		2,464,240,500			2,440,040,750			2,372,436,250			2,263,223,500			2,193,512,000		
Net income (\$000) .....		24,442,000			21,745,000			17,923,000			21,284,000			18,976,000		
Number of BHCs in peer group .....		93			90			90			90			70		
<b>EARNINGS AND PROFITABILITY</b>																
<b>PERCENT OF AVERAGE ASSETS:</b>																
Net interest income (TE).....	1.83	2.81	14	1.84	2.88	14	1.87	2.84	16	2.03	2.90	18	2.21	3.04	15	
+ Non-interest income .....	2.02	1.45	74	2.11	1.50	75	2.23	1.74	72	2.22	1.88	68	2.19	1.61	74	
- Overhead expense .....	2.41	2.85	26	2.51	2.93	29	2.99	3.15	48	2.87	3.34	39	2.87	3.16	40	
- Provision for loan and lease losses .....	0.15	0.17	54	0.13	0.14	60	0.01	0.19	16	0.15	0.33	34	0.35	0.49	45	
+ Securities gains (losses).....	0.01	0.01	53	0.00	0.02	40	0.03	0.02	70	0.09	0.04	82	0.07	0.05	71	
+ Other tax equiv adjustments.....	0.08	0.00	97	0.07	0.00	96	0.00	0.00	40	0.00	0.00	45	0.00	0.00	45	
= Pretax net oper income (TE) .....	1.38	1.33	53	1.38	1.42	50	1.13	1.40	28	1.31	1.28	49	1.25	1.12	56	
Net operating income.....	0.99	0.91	59	0.89	0.96	43	0.76	0.94	29	0.94	0.88	58	0.87	0.72	57	
Net income.....	0.99	0.92	59	0.89	0.96	43	0.76	0.94	29	0.94	0.87	60	0.87	0.72	57	
Net income (sub S adjusted) .....		1.41									0.17					
<b>PERCENT OF AVG EARNING ASSETS:</b>																
Interest income (TE) .....	2.32	3.57	10	2.37	3.71	8	2.50	3.82	8	2.80	4.08	8	3.14	4.32	12	
Interest expense .....	0.33	0.46	38	0.35	0.49	42	0.43	0.60	48	0.55	0.74	43	0.69	0.88	39	
Net interest income (TE).....	1.99	3.09	13	2.02	3.18	12	2.06	3.17	13	2.26	3.28	16	2.45	3.37	15	
<b>LOSSES, ALLOW, AND PAST DUE + NONACCR:</b>																
Net Ln&Ls losses / Avg loans & leases .....	0.51	0.31	84	0.62	0.30	85	0.77	0.44	82	1.22	0.74	79	1.69	1.17	76	
Earnings coverage of net losses (X).....	8.44	15.90	40	7.17	32.43	40	4.51	19.55	30	3.57	8.80	46	2.82	3.51	60	
Ln&Ls allowance / Total Lns&Ls not held-for-sale .....	1.60	1.16	86	1.82	1.23	87	2.16	1.42	89	2.91	1.64	91	3.73	2.13	91	
Ln&Ls allowance / Total loans & leases.....	1.59	1.14	86	1.80	1.22	86	2.13	1.40	87	2.89	1.61	92	3.72	2.11	91	
Nonaccr Lns&Ls + ORE / Lns&Ls + ORE.....	1.27	0.97	76	1.61	1.09	78	2.18	1.40	81	3.34	1.94	83	3.26	2.74	70	
30-89 days PD Lns&Ls / Total Lns&Ls (confidential prior to March 2001).....	0.95	0.58	80	1.15	0.60	85	1.13	0.68	85	1.25	0.87	75	1.41	0.96	83	
<b>LIQUIDITY AND FUNDING:</b>																
Net noncore funding dependence.....	6.47	18.17	19	1.63	17.27	15	9.71	17.98	34	24.79	19.34	67	34.91	20.15	80	
Net ST noncore funding dependence .....	-34.42	4.31	6	-47	4.06	6	-38.59	3.61	6	-20.71	3.44	9	-4.92	4.17	19	
Net loans and leases/total assets .....	35.60	62.72	8	30.01	61.49	5	31	60.31	6	31.23	57.97	9	31.55	57.65	8	
<b>CAPITALIZATION:</b>																
Tier 1 leverage ratio.....	8.49	9.68	23	7.56	9.82	12	7.07	9.63	7	7.13	9.38	12	6.83	9.27	14	
Equity capital / Total assets .....	10.53	11.65	35	9.01	11.73	12	8.74	11.61	12	8.65	11.30	18	8.10	10.91	12	
Equity capital + minority int/total assets .....	10.54	11.75	35	9.03	11.90	9	8.76	11.78	10	8.68	11.59	17	8.13	11.12	11	
Tier 1 Common Eq Cap / T RWA.....	11.97	12.08	56		11.92		10.49	11.79	28	11.07	11.43	47	10.15	11.32	32	
Net Loans&Ls / Equity capital (X) .....	3.38	5.42	13	3.33	5.27	14	3.55	5.28	15	3.61	5.20	20	3.89	5.26	18	
Cash dividends / Net income .....	32.73	28.06	55	33.12	27.42	57	35.65	27.33	68	25.26	25.15	53	24.55	24.90	56	
Cash dividends / Net income (sub S adj) .....		15.95									-19.73					
Retained earnings / Avg equity cap .....	6.85	5.29	69	6.47	5.69	65	5.70	5.83	49	8.68	5.49	81	8.15	4.71	80	
<b>GROWTH RATES:</b>																
Assets .....	-8.59	7.61	2	6.50	9.24	47	2.40	2.86	48	4.12	5.95	46	7	5.57	60	
Equity capital .....	6.84	5.87	64	9.73	9.53	70	3.48	5.10	42	11.17	7.54	70	4.24	7.39	37	
Net loans and leases .....	8.43	9.31	56	3.11	11.05	18	1.64	5.13	31	3.07	7.92	32	2.89	4.58	44	
Noncore funding .....	-15.18	5.64	8	4.60	11.46	42	-3.25	0.16	40	3.63	-4.26	71	-5.92	-5.09	55	
<b>PARENT COMPANY RATIOS:</b>																
Short-term debt / Equity capital .....	12.48	1.23	93	30.16	2.43	94	37.39	2.95	94	38.68	2.47	94	53.29	3.85	97	
Long-term debt / Equity capital .....	61.42	12.95	93	64.98	10.76	94	65.52	12.70	92	69.25	13.81	92	73.78	14.07	91	
Equity investment in subs / Equity cap .....	104.95	102.41	62	110.85	102.66	81	117.41	104.36	84	106.14	106.52	56	109.18	107.31	64	
Cash FR op + noncash + op exp / Op exp + div.....	164.59	143.73	65	138.25	149.64	51	73.11	169.33	17	120.11	160.13	48	172.98	126.35	71	

**Income Statement—Revenues and Expenses**

(\$000)	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011	Percent Change
						1-yr
Interest and fees on loans .....	33,550,000	32,576,000	33,770,000	36,006,000	37,514,000	2.99
Income from lease financing receivables .....	78,000	100,000	136,000	141,000	110,000	-22
Fully taxable income on loans and ls.....	33,325,000	32,410,000	33,617,000	35,878,000	37,433,000	2.82
Tax exempt income on loans and ls.....	303,000	266,000	289,000	269,000	191,000	13.91
Est tax benefit on inc on loans & ls.....	167,412	155,127	167,164	188,554	148,431	7.92
Income on loans and leases (TE) .....	33,795,412	32,831,127	34,073,164	36,335,554	37,772,431	2.94
Investment interest income (TE).....	9,182,588	9,830,873	8,245,836	8,361,446	9,393,569	-6.59
Interest on due from depository inst.....	1,286,000	1,221,000	1,041,000	715,000	816,000	5.32
Interest income on other earning assets .....	8,207,000	8,991,000	10,342,000	11,605,000	14,037,000	-8.72
Total interest income (TE).....	52,471,000	52,874,000	53,702,000	57,017,000	62,019,000	-0.76
Interest on time deposits of \$100K or more.....	273,000	218,000	300,000	396,000	428,000	25.23
Interest on time deposits < \$100K.....	49,000	79,000	157,000	240,000	415,000	-37.97
Interest on foreign office deposits.....	491,000	820,000	999,000	1,310,000	2,175,000	-40.12
Interest on other deposits.....	439,000	516,000	611,000	709,000	837,000	-14.92
Interest on other borrowings & trad liab.....	5,524,000	5,699,000	6,681,000	7,871,000	9,019,000	-3.07
Interest on sub debt & mand conv sec.....	687,000	565,000	602,000	627,000	734,000	21.59
Total interest expense.....	7,463,000	7,897,000	9,350,000	11,153,000	13,608,000	-5.50
Net interest income (TE).....	45,008,000	44,977,000	44,352,000	45,864,000	48,411,000	0.07
Non-interest income .....	49,655,000	51,394,000	52,862,000	50,222,000	47,982,000	-3.38
Adjusted operating income (TE) .....	94,663,000	96,371,000	97,214,000	96,086,000	96,393,000	-1.77
Overhead expense .....	59,285,000	61,341,000	70,991,000	65,054,000	62,988,000	-3.35
Provision for loan and lease losses .....	3,663,000	3,224,000	188,000	3,387,000	7,612,000	13.62
Securities gains (losses).....	202,000	77,000	667,000	2,110,000	1,593,000	162.34
Other tax equivalent adjustments.....	1,980,000	1,788,000	0	0	0	10.74
Pretax net operating income (TE).....	33,897,000	33,671,000	26,702,000	29,755,000	27,386,000	0.67
Applicable income taxes.....	6,260,000	8,954,000	7,991,000	7,633,000	7,773,000	-30.09
Tax equivalent adjustments .....	3,090,000	2,773,000	697,000	743,000	530,000	11.43
Applicable income taxes (TE) .....	9,350,000	11,727,000	8,688,000	8,376,000	8,303,000	-20.27
Minority interest .....	105,000	199,000	91,000	95,000	107,000	-47.24
Net operating income.....	24,442,000	21,745,000	17,923,000	21,284,000	18,976,000	12.40
Net extraordinary gains (losses).....	0	0	0	0	0	
Net income .....	24,442,000	21,745,000	17,923,000	21,284,000	18,976,000	12.40
<b>MEMORANDA:</b>						
Net inc-BHC & noncontrol (minority) int.....	24,547,000	21,944,000	18,014,000	21,379,000	19,083,000	11.86
Investment securities income (TE) .....	9,182,588	9,830,873	8,245,836	8,361,446	9,393,569	-6.59
U.S. Treasury and agency sec (excl MBS) .....	32,000	89,000	105,000	112,000	-2,000	-64.04
Mortgage-backed securities.....	4,244,000	4,730,000	3,830,000	3,594,000	3,187,000	-10.27
All other securities .....	4,906,588	5,011,873	4,310,836	4,655,446	6,208,569	-2.10
Cash dividends declared .....	7,999,000	7,203,000	6,390,000	5,376,000	4,659,000	11.05
Common .....	6,484,000	6,078,000	5,585,000	4,729,000	4,030,000	6.68
Preferred.....	1,515,000	1,125,000	805,000	647,000	629,000	34.67
						135.98

## Relative Income Statement and Margin Analysis

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct												
<b>PERCENT OF AVERAGE ASSETS:</b>															
Interest income (TE).....	2.13	3.25	10	2.17	3.35	10	2.26	3.41	10	2.52	3.59	12	2.83	3.90	11
Less: Interest expense.....	0.30	0.42	40	0.32	0.44	47	0.39	0.53	48	0.49	0.65	46	0.62	0.80	39
Equals: Net interest income (TE).....	1.83	2.81	14	1.84	2.88	14	1.87	2.84	16	2.03	2.90	18	2.21	3.04	15
Plus: Non-interest income.....	2.02	1.45	74	2.11	1.50	75	2.23	1.74	72	2.22	1.88	68	2.19	1.61	74
Equals: Adj operating income (TE).....	3.84	4.39	32	3.95	4.51	36	4.10	4.73	36	4.25	4.89	38	4.39	4.66	46
Less: Overhead Expense .....	2.41	2.85	26	2.51	2.93	29	2.99	3.15	48	2.87	3.34	39	2.87	3.16	40
Less: Provision for loan & lease losses.....	0.15	0.17	54	0.13	0.14	60	0.01	0.19	16	0.15	0.33	34	0.35	0.49	45
Plus: Realized G/L on HTM securities .....	0.00	0.00	50	0.00	0.00	51	0.00	0.00	51	0.00	0.00	52	0.00	0.00	52
Plus: Realized G/L on AFS securities .....	0.01	0.01	55	0.00	0.02	39	0.03	0.02	69	0.09	0.04	82	0.07	0.05	70
Plus: Other tax equiv adjustments.....	0.08	0.00	97	0.07	0.00	96	0.00	0.00	40	0.00	0.00	45	0.00	0.00	45
Equals: Pretax net oper income (TE).....	1.38	1.33	53	1.38	1.42	50	1.13	1.40	28	1.31	1.28	49	1.25	1.12	56
Less: Applicable income taxes (TE).....	0.38	0.44	38	0.48	0.47	57	0.37	0.44	37	0.37	0.42	40	0.38	0.39	45
Less: Minority interest.....	0.00	0.00	78	0.01	0.00	82	0.00	0.00	70	0.00	0.01	67	0.00	0.01	66
Equals: Net operating income.....	0.99	0.91	59	0.89	0.96	43	0.76	0.94	29	0.94	0.88	58	0.87	0.72	57
Plus: Net extraordinary items.....	0.00	0.00	51	0.00	0.00	51	0.00	0.00	49	0.00	0.00	50	0.00	0.00	49
Equals: Net income.....	0.99	0.92	59	0.89	0.96	43	0.76	0.94	29	0.94	0.87	60	0.87	0.72	57
Memo: Net income (last four qtrs) .....	0.99	0.93	58	0.89	0.96	43	0.76	0.94	29	0.94	0.86	61	0.87	0.72	58
Net inc-BHC & noncontrol (minority) interest.....	1	0.92	58	0.90	0.97	45	0.76	0.96	28	0.94	0.88	59	0.87	0.74	57
<b>MARGIN ANALYSIS:</b>															
Avg earning assets / Avg assets.....	91.87	91.39	57	91.32	91.14	50	90.64	90.56	50	89.86	89.86	48	89.99	90.31	47
Avg int-bearing funds / Avg assets .....	59.07	66.48	25	61.50	67.02	28	61.86	68.43	25	61.82	68.71	22	64.28	70.92	23
Int income (TE) / Avg earning assets.....	2.32	3.57	10	2.37	3.71	8	2.50	3.82	8	2.80	4.08	8	3.14	4.32	12
Int expense / Avg earning assets.....	0.33	0.46	38	0.35	0.49	42	0.43	0.60	48	0.55	0.74	43	0.69	0.88	39
Net int inc (TE) / Avg earning assets .....	1.99	3.09	13	2.02	3.18	12	2.06	3.17	13	2.26	3.28	16	2.45	3.37	15
<b>YIELD OR COST:</b>															
Total loans and leases (TE).....	4.18	4.30	50	4.28	4.50	46	4.53	4.72	50	4.89	5.06	50	5.22	5.34	52
Interest-bearing bank balances.....	0.30	0.28	68	0.31	0.28	68	0.37	0.32	72	0.61	0.31	90	0.79	0.34	90
Fed funds sold & reverse repos.....	0.34	0.49	51	0.33	0.43	51	0.52	0.39	71	0.66	0.40	76	0.77	0.38	77
Trading assets .....	1.76	0.94	75	1.88	1.04	71	1.99	1.19	76	2.05	1.25	73	2.37	1.43	68
Total earning assets.....	2.27	3.50	10	2.33	3.65	8	2.46	3.77	8	2.77	4.03	8	3.12	4.26	14
Investment securities (TE).....	2.94	2.33	84	2.82	2.41	77	2.35	2.39	55	2.37	2.65	38	2.85	2.99	42
U.S. Treasury & agency sec (excl MBS).....	0.28	1.41	9	0.45	1.29	15	0.53	1.23	22	0.97	1.49	29	-0.03	1.74	1
Mortgage-backed securities.....	3.01	2.25	86	2.93	2.32	84	2.35	2.32	58	2.17	2.70	27	1.80	3.16	4
All other securities .....	3.21	3.46	42	3	3.66	42	2.58	3.85	30	2.61	4.04	29	4.21	4.38	47
Interest-bearing deposits .....	0.14	0.35	18	0.19	0.35	25	0.25	0.42	34	0.35	0.53	36	0.53	0.67	36
Time deposits of \$100K or more.....	0.45	0.77	21	0.33	0.82	10	0.42	0.95	11	0.62	1.12	16	0.71	1.30	17
Time deposits < \$100K .....	0.22	0.77	7	0.40	0.82	13	0.85	0.96	44	1.05	1.23	42	1.46	1.47	52
Other domestic deposits .....	0.08	0.23	14	0.10	0.21	13	0.12	0.24	25	0.16	0.28	26	0.22	0.38	15
Foreign deposits .....	0.21	0.26	53	0.33	0.28	72	0.42	0.37	71	0.55	0.46	78	0.83	0.50	81
Fed funds purchased and repos.....	0.32	0.48	66	0.29	0.57	69	0.24	0.72	56	0.22	0.91	42	0.21	0.86	39
Other borrowed funds & trading liab.....	0.95	1.56	26	0.95	1.64	28	1.14	1.97	29	1.36	2.36	27	1.46	2.42	28
All interest-bearing funds.....	0.51	0.62	47	0.53	0.59	51	0.64	0.69	56	0.80	0.85	55	0.97	1.11	46

BHC Name JPMORGAN CHASE & CO.  
RSSD Number 1039502  
City/State NEW YORK, NY FR Dist: 2 Peer: 1

FR BHCP  
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## Non-interest Income & Expenses

	12/31/2015		12/31/2014		12/31/2013		12/31/2012		12/31/2011	
<b>NON-INTEREST INCOME &amp; EXPENSES: (\$000)</b>										
Total non-interest income .....	49,655,000		51,394,000		52,862,000		50,222,000		47,982,000	
Fiduciary activities income.....	9,294,000		9,389,000		8,334,000		7,100,000		6,959,000	
Service charges on dep accts - domestic.....	4,534,000		4,446,000		4,469,000		4,628,000		4,737,000	
Trading revenue.....	10,852,000		10,359,000		12,424,000		10,253,000		10,912,000	
Investment banking fees and commissions.....	11,730,000		11,457,000		11,214,000		10,518,000		10,871,000	
Insurance activities revenue.....	25,000		46,000		267,000		444,000		521,000	
Venture capital revenue.....	351,000		1,507,000		802,000		771,000		1,107,000	
Net servicing fees.....	1,182,000		156,000		3,732,000		1,882,000		-4,774,000	
Net securitization income.....	0		0		0		0		0	
Net gain (loss) - sales of Ins, OREO, oth.....	615,000		341,000		2,310,000		300,000		210,000	
Other non-interest income.....	11,072,000		13,693,000		9,310,000		14,326,000		17,439,000	
Total overhead expenses.....	59,285,000		61,341,000		70,991,000		65,054,000		62,988,000	
Personnel expense .....	29,966,000		30,511,000		31,388,000		31,007,000		29,259,000	
Net occupancy expense .....	7,912,000		7,745,000		7,180,000		8,053,000		7,743,000	
Goodwill impairment losses.....	0		276,000		0		0		0	
Amortization exp & impairmt loss (oth).....	158,000		380,000		637,000		957,000		848,000	
Other operating expenses .....	21,249,000		22,429,000		31,786,000		25,037,000		25,138,000	
Fee income on mutual funds & annuities .....	6,879,000		3,103,000		2,728,000		2,277,000		2,180,000	
<b>MEMORANDA:</b>										
Assets under mgmt propety mut fnd & annuit .....	860,587,000		860,479,000		804,460,000		731,195,000		720,025,000	
Number of equivalent employees.....	227,708		233,374		242,304		248,633		249,947	
Average personnel expense per employee.....	131.60		130.74		129.54		124.71		117.06	
Average assets per employee .....	10,821.93		10,455.50		9,791.16		9,102.67		8,775.91	

	BHC	Peer 1	Pct												
<b>ANALYSIS RATIOS:</b>															
Mutual fund fee inc / Non-int income .....	13.85	3.34	94	6.04	3.11	77	5.16	2.95	75	4.53	2.84	75	4.54	3.12	68
Overhead exp / NII + non-int income.....	63.37	66.99	36	64.31	66.44	39	73.55	67.52	71	68.23	69.11	48	65.71	68.44	40
<b>PERCENT OF AVERAGE ASSETS:</b>															
Total overhead expense.....	2.41	2.85	26	2.51	2.93	29	2.99	3.15	48	2.87	3.34	39	2.87	3.16	40
Personnel expense .....	1.22	1.40	37	1.25	1.43	31	1.32	1.48	37	1.37	1.49	37	1.33	1.51	33
Net occupancy expense.....	0.32	0.32	52	0.32	0.33	46	0.30	0.34	37	0.36	0.34	53	0.35	0.36	43
Other operating expenses.....	0.87	1.09	42	0.95	1.16	43	1.37	1.32	72	1.15	1.50	48	1.18	1.23	56
Overhead less non-interest income .....	0.39	1.34	9	0.41	1.35	13	0.76	1.32	21	0.66	1.37	16	0.68	1.49	11
<b>PERCENT OF ADJ OPER INCOME (TE):</b>															
Total overhead expense.....	62.63	66.06	38	63.65	65.66	40	73.03	66.80	73	67.70	68.50	48	65.34	67.64	40
Personnel expense .....	31.66	33.64	34	31.66	32.38	41	32.29	31.92	42	32.27	31.26	46	30.35	32.51	30
Net occupancy expense.....	8.36	7.47	65	8.04	7.59	50	7.39	7.51	45	8.38	7.36	64	8.03	7.92	54
Other operating expenses.....	22.61	24.44	56	23.95	24.98	58	33.35	26.49	81	27.05	29.46	53	26.96	26.22	61
Total non-interest income.....	52.45	33.40	86	53.33	32.68	86	54.38	35.18	83	52.27	36.31	79	49.78	33.59	85
Fiduciary activities income .....	9.82	2.69	91	9.74	2.67	90	8.57	2.42	89	7.39	2.18	86	7.22	2.81	85
Serv charges dom deposit accts.....	4.79	4.66	48	4.61	4.81	45	4.60	4.76	46	4.82	4.61	52	4.91	5.74	43
Trading revenue .....	11.46	0.99	96	10.75	1.19	96	12.78	1.07	97	10.67	1.43	97	11.32	1.58	95
Investment banking fees & commissns.....	12.39	2.86	90	11.89	2.67	92	11.54	2.55	92	10.95	2.81	90	11.28	2.86	92
Insurance activities revenue .....	0.03	0.91	27	0.05	0.79	29	0.27	0.96	50	0.46	1.11	59	0.54	1.03	56
Venture capital revenue .....	0.37	0.05	89	1.56	0.08	94	0.82	0.06	94	0.80	0.11	90	1.15	0.12	94
Net servicing fees .....	1.25	0.73	76	0.16	0.56	48	3.84	1.02	91	1.96	0.60	86	-4.95	0.65	1
Net securitization income.....	0.00	0.01	46	0.00	0.02	45	0.00	0.01	47	0.00	0.01	46	0.00	0.01	47
Net gain (loss) - sales Ins, OREO, oth .....	0.65	1.99	41	0.35	1.44	29	2.38	2.03	64	0.31	1.94	41	0.22	0.42	49
Other non-interest income .....	11.70	11.38	60	14.21	10.41	76	9.58	11.42	50	14.91	12.15	72	18.09	12.04	81
Overhead less non-interest income .....	10.17	32.60	12	10.32	32.51	15	18.65	31.19	24	15.44	31.82	19	15.57	33.69	14
Appl inc taxes / Pretax NOI (TE) .....	18.47	28.10	13	26.59	29.20	38	29.93	28.74	51	25.65	27.20	32	28.38	27.79	43
Appl inc tax + TE / Pretax NOI + TE .....	27.58	32.77	18	34.83	33.11	56	32.54	32.22	39	28.15	30.97	27	30.32	32.84	36

**Assets**

(\$000)	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011	Percent Change	
						1-yr	5-yr
Real estate loans.....	351,764,000	295,755,000	287,675,000	285,883,000	295,912,000	18.94	13.27
Commercial and industrial loans .....	142,509,000	132,264,000	130,353,000	130,587,000	122,986,000	7.75	45.22
Loans to individuals.....	189,481,000	187,015,000	181,587,000	180,720,000	182,248,000	1.32	-0.16
Loans to depository inst & oth banks accept.....	13,136,000	15,821,000	19,089,000	21,180,000	25,425,000	-16.97	-18.57
Agricultural loans.....	818,000	719,000	788,000	644,000	727,000	13.77	30.25
Other loans and leases.....	153,024,000	154,713,000	145,612,000	139,662,000	115,075,000	-1.09	36.99
Less: Unearned income.....	0	0	0	0	0		
Loans & leases, net of unearned income .....	850,732,000	786,287,000	765,104,000	758,676,000	742,373,000	8.20	17.03
Less: Allow for loan & lease losses.....	13,555,000	14,185,000	16,264,000	21,936,000	27,609,000	-4.44	-57.99
Net loans and leases .....	837,177,000	772,102,000	748,840,000	736,740,000	714,764,000	8.43	20.52
Debt securities over 1 year.....	215,769,000	237,087,000	227,849,000	220,393,000	284,482,000	-8.99	-16.67
Mutual funds and equity securities.....	2,087,000	2,530,000	3,142,000	2,771,000	2,705,000	-17.51	1.76
Subtotal.....	1,055,033,000	1,011,719,000	979,831,000	959,904,000	1,001,951,000	4.28	10.40
Interest-bearing bank balances.....	342,588,000	487,087,000	318,846,000	126,894,000	90,685,000	-29.67	1,170.30
Federal funds sold & reverse repos.....	311,296,000	326,238,000	359,581,000	415,313,000	377,776,000	-4.58	-10.07
Debt securities 1 year or less .....	72,688,000	107,284,000	121,971,000	145,205,000	74,589,000	-32.25	40.58
Trading assets.....	343,545,000	398,987,000	371,735,000	449,226,000	441,033,000	-13.90	-29.87
Total earning assets.....	2,125,150,000	2,331,315,000	2,151,964,000	2,096,542,000	1,986,034,000	-8.84	13.62
Non-int cash and due from dep inst.....	20,504,000	27,859,000	39,799,000	53,763,000	59,629,000	-26.40	-25.79
Premises, fixed assets, & cap leases.....	12,184,000	12,936,000	12,801,000	12,609,000	12,229,000	-5.81	3.67
Other real estate owned.....	690,000	976,000	2,750,000	2,343,000	1,929,000	-29.30	-80.55
Invest in unconsolidated subsidiaries.....	6,876,000	6,410,000	6,560,000	7,003,000	10,432,000	7.27	-26.91
Intangible and other assets .....	186,294,000	193,277,000	201,815,000	186,881,000	195,539,000	-3.61	-4.42
Total assets.....	2,351,698,000	2,572,773,000	2,415,689,000	2,359,141,000	2,265,792,000	-8.59	11.05
Quarterly average assets .....	2,403,744,000	2,503,514,000	2,402,137,000	2,299,563,000	2,258,505,000	-3.99	15.36
Average loans and leases (YTD).....	807,883,750	766,727,250	751,515,500	743,150,000	724,265,750	5.37	10.93
MEMORANDA:							
Loans held-for-sale.....	1,646,000	7,217,000	12,230,000	4,406,000	2,626,000	-77.19	-70.40
Loans not held-for-sale.....	849,086,000	779,070,000	752,874,000	754,270,000	739,747,000	8.99	17.71
RE loans secured by 1-4 family.....	253,724,000	210,247,000	208,135,000	214,362,000	231,880,000	20.68	1.59
Commercial real estate loans.....	94,326,000	82,446,000	76,023,000	69,420,000	62,595,000	14.41	57.47
Construction and land development .....	6,148,000	5,006,000	3,827,000	3,494,000	4,559,000	22.81	20.15
Multifamily.....	58,835,000	50,232,000	45,093,000	38,752,000	33,391,000	17.13	82.21
Nonfarm nonresidential.....	29,343,000	27,208,000	27,103,000	27,174,000	24,645,000	7.85	30.45
RE loans secured by farmland .....	273,000	253,000	211,000	219,000	188,000	7.91	40
Total investment securities .....	290,544,000	346,901,000	352,962,000	368,369,000	361,776,000	-16.25	-7.08
U.S. Treasury securities.....	10,998,000	12,835,000	19,563,000	8,029,000	3,836,000	-14.31	2,010.94
U.S. agency securities (excl MBS) .....	38,000	810,000	1,826,000	4,101,000	4,515,000	-95.31	-99.65
Municipal securities .....	46,352,000	40,304,000	30,381,000	21,711,000	16,540,000	15.01	301
Mortgage-backed securities.....	131,395,000	163,515,000	166,274,000	170,774,000	183,303,000	-19.64	-24.86
Asset-backed securities.....	40,104,000	42,809,000	40,475,000	40,867,000	40,834,000	-6.32	32.41
Other debt securities.....	59,570,000	84,098,000	91,301,000	120,116,000	110,043,000	-29.17	-27.86
Mutual funds and equity securities .....	2,087,000	2,530,000	3,142,000	2,771,000	2,705,000	-17.51	1.76
Available-for-sale securities.....	241,471,000	297,649,000	328,936,000	368,362,000	361,764,000	-18.87	-22.77
U.S. Treasury securities.....	10,998,000	12,835,000	19,563,000	8,029,000	3,836,000	-14.31	2,010.94
U.S. agency securities (excl MBS) .....	38,000	810,000	1,826,000	4,101,000	4,515,000	-95.31	-99.65
Municipal securities .....	33,550,000	30,068,000	29,461,000	21,711,000	16,540,000	11.58	190.25
Mortgage-backed securities.....	95,124,000	124,499,000	143,168,000	170,767,000	183,291,000	-23.59	-45.60
Asset-backed securities.....	40,104,000	42,809,000	40,475,000	40,867,000	40,834,000	-6.32	32.41
Other debt securities.....	59,570,000	84,098,000	91,301,000	120,116,000	110,043,000	-29.17	-27.86
Mutual funds and equity securities .....	2,087,000	2,530,000	3,142,000	2,771,000	2,705,000	-17.51	1.76
Held-to-mat sec appreciation (depr).....	1,514,000	1,902,000	-295,000	1,000	1,000	-20.40	75,600
Available-for-sale sec appr (depr) .....	4,295,000	7,773,000	4,599,000	11,251,000	5,841,000	-44.74	5.32
Structured notes, fair value.....	0	0	0	0	0		
Pledged securities .....	124,343,000	118,713,000	68,166,000	110,144,000	134,951,000	4.74	10.78

**Liabilities and Changes in Capital**

(\$000)	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011	Percent Change	
						1-yr	5-yr
Demand deposits.....	392,721,000	437,558,000	389,863,000	380,320,000	346,670,000	-10.25	457.26
NOW, ATS and transaction accounts .....	84,088,000	90,319,000	84,631,000	53,980,000	47,075,000	-6.90	327.65
Time deposits (excl brokered dep) < \$100K.....	12,917,000	14,642,000	16,520,000	19,807,000	23,393,000	-11.78	-55.65
MMDA and other savings accounts.....	486,043,000	466,730,000	450,405,000	407,710,000	375,051,000	4.14	-3.17
Other non-interest-bearing deposits.....	0	0	0	0	0		
Core deposits.....	975,769,000	1,009,249,000	941,419,000	861,817,000	792,189,000	-3.32	57.08
Time deposits of \$100K or more .....	70,972,000	64,215,000	74,804,000	70,008,000	57,802,000	10.52	18.97
Foreign deposits .....	223,990,000	282,519,000	271,510,000	261,167,000	276,272,000	-20.72	-9.16
Federal funds purchased and repos.....	152,678,000	192,101,000	181,163,000	240,293,000	214,647,000	-20.52	-44.93
Secured federal funds purchased.....	0	0	0	0	0		
Commercial paper.....	24,286,000	78,391,000	72,740,000	72,596,000	51,631,000	-69.02	-31.32
Other borrowings w/rem mat of 1 yr or less.....	70,404,000	70,527,000	68,782,000	69,858,000	108,085,000	-0.17	-40.31
Other borrowings w/rem mat over 1 year .....	243,511,000	241,878,000	226,802,000	211,444,000	183,568,000	0.68	15.95
Brokered deposits < \$100K .....	8,984,000	7,444,000	32,000	601,000	1,543,000	20.69	204.96
Noncore funding .....	794,825,000	937,075,000	895,833,000	925,967,000	893,548,000	-15.18	-16.31
Trading liabilities.....	126,687,000	152,810,000	135,288,000	131,781,000	141,195,000	-17.10	-13.33
Subordinated notes and debentures + TPS .....	28,996,000	34,968,000	35,023,000	40,130,000	51,892,000	-17.08	-46.39
Other liabilities .....	177,484,000	206,452,000	196,461,000	194,578,000	202,777,000	-14.03	4.56
Total liabilities .....	2,103,761,000	2,340,554,000	2,204,024,000	2,154,273,000	2,081,601,000	-10.12	8.39
Minority interest.....	364,000	492,000	487,000	799,000	618,000	-26.02	-38.72
 EQUITY CAPITAL:							
Perpetual preferred stock (incl surplus).....	26,068,000	20,063,000	11,158,000	9,058,000	7,800,000	29.93	234.21
Common stock.....	4,105,000	4,105,000	4,105,000	4,105,000	4,105,000	0.00	0.00
Common surplus .....	92,500,000	93,270,000	93,828,000	94,604,000	95,602,000	-0.83	-5.05
Retained earnings .....	146,420,000	129,977,000	115,756,000	104,223,000	88,315,000	12.65	97.87
Less: Treasury stock .....		17,877,000	14,868,000	12,023,000	13,193,000		
Accumulated other comprehensive income.....	192,000	2,189,000	1,199,000	4,102,000	944,000	-91.23	-80.82
Other equity capital components.....	-21,712,000	0	0	0	0		
Total equity capital .....	247,573,000	231,727,000	211,178,000	204,069,000	183,573,000	6.84	40.58
 Total liabilities and capital.....	2,351,698,000	2,572,773,000	2,415,689,000	2,359,141,000	2,265,792,000	-8.59	11.05
 MEMORANDA:							
Non-interest-bearing deposits.....	407,210,000	456,636,000	407,474,000	398,165,000	365,460,000	-10.82	70.04
Interest-bearing deposits .....	872,505,000	906,791,000	880,291,000	795,428,000	762,346,000	-3.78	26.29
Total deposits .....	1,279,715,000	1,363,427,000	1,287,765,000	1,193,593,000	1,127,806,000	-6.14	37.55
LT debt that reprices in 1 year .....	121,185,000	135,738,000	126,031,000	106,365,000	92,403,000	-10.72	4.94
Eq cap & noncontrol (minority) interest.....	247,937,000	232,219,000	211,665,000	204,868,000	184,191,000	6.77	40.32
 CHANGES IN EQUITY CAPITAL:							
Equity capital, prev year-end as amended .....	231,727,000	211,178,000	204,069,000	183,573,000	176,106,000		
Accounting restatements .....	0	-321,000	0	0	0		
Net income.....	24,442,000	21,745,000	17,923,000	21,284,000	18,976,000		
Net sale of new perpetual preferred stock .....	6,005,000	8,905,000	2,100,000	1,258,000	0		
Net sale of new common stock.....	0	0	0	0	0		
Chgs incident to mergers and absorptions .....	0	0	0	0	0		
Less: Dividends declared.....	7,999,000	7,203,000	6,390,000	5,376,000	4,659,000		
Change in other comprehensive income .....	-1,997,000	990,000	-2,903,000	3,158,000	-57,000		
Sale of Treasury stock .....	1,781,000	1,751,000	1,944,000	2,585,000	3,761,000		
Less: Purchase of Treasury stock .....	5,616,000	4,760,000	4,789,000	1,415,000	8,741,000		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-770,000	-558,000	-776,000	-998,000	-1,813,000		
Equity capital, ending balance .....	247,573,000	231,727,000	211,178,000	204,069,000	183,573,000		

BHC Name JPMORGAN CHASE & CO.  
 RSSD Number 1039502  
 City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCP  
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## Percent Composition of Assets

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct												
<b>PERCENT OF TOTAL ASSETS:</b>															
Real estate loans.....	14.96	33.17	18	11.50	33.06	14	11.91	32.61	16	12.12	32.01	19	13.06	32.57	15
Commercial and industrial loans .....	6.06	13.80	21	5.14	13.65	19	5.40	12.50	21	5.54	11.64	25	5.43	11.71	19
Loans to individuals.....	8.06	5.19	73	7.27	5.05	70	7.52	5.25	70	7.66	4.94	71	8.04	6	67
Loans to depository institutions and other bank acceptances.....	0.56	0.08	90	0.61	0.11	89	0.79	0.12	87	0.90	0.10	91	1.12	0.14	91
Agricultural loans.....	0.03	0.16	50	0.03	0.13	50	0.03	0.14	47	0.03	0.12	49	0.03	0.15	47
Other loans and leases.....	6.51	5.24	60	6.01	4.81	62	6.03	4.53	68	5.92	4.16	70	5.08	3.49	74
Net loans and leases .....	35.60	62.72	8	30.01	61.49	5	31	60.31	6	31.23	57.97	9	31.55	57.65	8
Debt securities over 1 year.....	9.18	15.36	22	9.22	15.71	23	9.43	15.65	25	9.34	15.91	26	12.56	16.68	33
Mutual funds and equity securities .....	0.09	0.10	64	0.10	0.10	61	0.13	0.13	62	0.12	0.12	62	0.12	0.12	61
Subtotal.....	44.86	79.49	7	39.32	78.78	5	40.56	77	3	40.69	74.97	5	44.22	75.87	8
Interest-bearing bank balances.....	14.57	4.02	93	18.93	4.63	94	13.20	4.41	91	5.38	4.19	70	4	3.96	64
Federal funds sold & reverse repos.....	13.24	0.84	94	12.68	0.68	94	14.89	0.85	95	17.60	1.13	96	16.67	1.30	95
Debt securities 1 year or less .....	3.09	2.20	71	4.17	2.08	79	5.05	2.67	75	6.15	3.05	82	3.29	3.07	60
Trading assets .....	14.61	0.74	96	15.51	0.77	96	15.39	0.80	97	19.04	0.98	97	19.46	1.37	97
Total earning assets.....	90.37	89.83	54	90.61	89.59	59	89.08	88.94	51	88.87	87.84	57	87.65	88.20	49
Non-int cash and due from dep inst.....	0.87	1.15	28	1.08	1.24	38	1.65	1.38	63	2.28	1.53	81	2.63	1.52	90
Other real estate owned .....	0.03	0.10	34	0.04	0.14	32	0.11	0.17	53	0.10	0.22	41	0.09	0.32	28
All other assets.....	8.76	8.99	51	8.30	9.09	40	9.27	9.58	48	8.85	10.45	42	9.72	10.17	42
<b>MEMORANDA:</b>															
Short-term investments.....	30.90	8.39	91	35.78	8.39	93	33.13	8.97	93	29.14	9.34	91	23.97	10.03	85
U.S. Treasury securities.....	0.47	1.12	57	0.50	1.06	60	0.81	0.54	73	0.34	0.56	65	0.17	0.66	63
U.S. agency securities (excl MBS) .....	0.00	1.07	25	0.03	1.19	28	0.08	1.36	32	0.17	1.39	39	0.20	1.81	32
Municipal securities .....	1.97	1.39	73	1.57	1.31	67	1.26	1.14	61	0.92	1.13	53	0.73	1.39	43
Mortgage-backed securities.....	5.59	11.38	26	6.36	11.49	27	6.88	11.94	28	7.24	11.90	32	8.09	12.85	30
Asset-backed securities.....	1.71	0.40	86	1.66	0.43	85	1.68	0.59	80	1.73	0.65	79	1.80	0.56	85
Other debt securities.....	2.53	0.53	88	3.27	0.53	92	3.78	0.86	89	5.09	1.01	90	4.86	1.09	90
Loans held-for-sale .....	0.07	0.48	30	0.28	0.37	57	0.51	0.31	68	0.19	0.67	36	0.12	0.61	32
Loans not held-for-sale .....	36.11	62.53	9	30.28	61.78	5	31.17	60.69	6	31.97	57.57	9	32.65	58	9
RE loans secured by 1-4 family .....	10.79	14.33	38	8.17	15.21	28	8.62	15.39	31	9.09	16.04	29	10.23	14.92	32
Revolving .....	2.29	2.77	50	2.39	3.14	45	2.83	3.24	50	3.31	3.38	54	3.83	3.77	56
Closed-end, sec by first liens .....	8.37	10.78	41	5.63	11.10	28	5.58	11.09	31	5.52	11.60	30	6.06	9.88	32
Closed-end, sec by junior liens .....	0.13	0.43	29	0.15	0.47	29	0.20	0.51	34	0.26	0.57	37	0.35	0.80	28
Commercial real estate loans .....	4.01	16.85	17	3.20	15.88	16	3.15	15.02	19	2.94	13.72	23	2.76	15.96	16
Construction and land dev .....	0.26	2.35	18	0.19	2	18	0.16	1.69	17	0.15	1.62	18	0.20	2.35	14
Multifamily .....	2.50	2.36	65	1.95	2.13	62	1.87	1.99	64	1.64	1.65	64	1.47	1.61	56
Nonfarm nonresidential .....	1.25	11.27	12	1.06	10.78	14	1.12	10.63	15	1.15	10.10	16	1.09	11.22	12
RE loans secured by farmland.....	0.01	0.24	35	0.01	0.22	34	0.01	0.24	40	0.01	0.22	42	0.01	0.28	28

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct	BHC	Peer1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
<b>LOAN MIX, PERCENT OF GROSS LOANS &amp; LEASES:</b>															
Real estate loans.....	41.35	52.17	31	37.61	52.96	23	37.60	54.23	23	37.68	55.30	24	39.86	55.27	22
RE loans secured by 1–4 family.....	29.82	23.24	70	26.74	25.22	52	27.20	26.11	53	28.25	27.79	54	31.23	25.96	64
Revolving .....	6.34	4.46	70	7.82	5.22	68	8.95	5.53	69	10.28	5.91	75	11.68	6.49	81
Closed-end.....	23.48	18.41	71	18.92	19.49	53	18.26	20.02	49	17.97	21.35	46	19.56	18.76	54
Commercial real estate loans.....	11.09	25.83	18	10.49	24.50	19	9.94	24.12	23	9.15	23.25	25	8.43	26.20	18
Construction and land dev .....	0.72	3.70	14	0.64	3.18	19	0.50	2.71	19	0.46	2.76	20	0.61	3.92	14
1–4 family.....	0.06	0.61	24	0.05	0.54	25	0.04	0.49	25	0.05	0.47	27	0.05	0.71	19
Other .....	0.67	2.99	15	0.59	2.57	19	0.46	2.17	19	0.41	2.22	19	0.56	3.10	12
Multifamily.....	6.92	3.58	86	6.39	3.27	83	5.89	3.29	82	5.11	2.89	76	4.50	2.73	78
Nonfarm nonresidential.....	3.45	17.31	12	3.46	16.67	14	3.54	17.07	16	3.58	17.10	17	3.32	18.27	15
Owner-occupied.....	1.80	6.84	22	1.84	6.24	24	1.84	6.32	25	1.84	6.12	29	1.55	8.01	15
Other .....	1.65	10.48	11	1.62	9.66	14	1.70	9.74	16	1.74	9.67	17	1.77	10.11	15
RE loans secured by farmland.....	0.03	0.40	39	0.03	0.37	38	0.03	0.41	40	0.03	0.39	45	0.03	0.50	30
Loans to depository institutions and other bank acceptances.....	1.54	0.20	90	2.01	0.22	92	2.49	0.24	93	2.79	0.20	94	3.42	0.33	94
Commercial and industrial loans.....	16.75	22.76	32	16.82	22.49	35	17.04	20.62	38	17.21	19.63	40	16.57	20.24	38
Loans to individuals.....	22.27	8.38	87	23.78	8.43	89	23.73	9	87	23.82	8.69	89	24.55	10.25	85
Credit card loans.....	14.31	1.71	92	15.30	1.78	92	15.31	2.51	90	15.51	2.44	90	16.39	3.15	88
Agricultural loans.....	0.10	0.27	54	0.09	0.23	58	0.10	0.24	58	0.08	0.23	56	0.10	0.26	53
Other loans and leases.....	17.99	9.88	81	19.68	9.18	86	19.03	9.06	85	18.41	8.90	85	15.50	7.17	85
<b>LOAN &amp; LEASE PERCENT OF TOTAL RISK BASED CAPITAL:</b>															
Real estate loans.....	150.06	320.13	19	133.69	306.02	16	144.35	315.91	16	147.29	314.91	16	157.33	314.67	17
RE loans secured by 1–4 family.....	108.24	138.11	40	95.04	133.95	33	104.44	142.16	30	110.44	146.81	36	123.28	144.04	42
Revolving .....	23.01	27	48	27.81	29.49	50	34.35	32.09	56	40.19	35.36	58	46.09	37.75	60
Closed-end.....	85.23	108.47	43	67.23	101.16	34	70.09	106.73	32	70.25	109.24	31	77.19	104.01	42
Commercial real estate loans.....	40.24	162.53	17	37.27	157.21	17	38.15	162.89	17	35.77	154.59	18	33.28	156.60	18
Construction and land dev .....	2.62	22.52	16	2.26	21.28	14	1.92	19.49	11	1.80	19.06	13	2.42	22.50	12
1–4 family.....	0.20	3.86	20	0.16	3.65	17	0.15	3.60	16	0.20	3.33	17	0.20	3.90	18
Other .....	2.42	18.15	16	2.10	16.95	14	1.77	15.34	12	1.60	15.15	13	2.23	17.91	12
Multifamily.....	25.10	23.21	68	22.71	19.72	67	22.63	20.24	66	19.97	15.81	67	17.75	15.08	61
Nonfarm nonresidential.....	12.52	110.03	11	12.30	110.04	9	13.60	115.08	10	14	113.24	12	13.10	111.50	15
Owner-occupied.....	6.53	42.26	20	6.53	44.37	18	7.07	49.32	19	7.20	49.41	18	6.12	48.45	17
Other .....	5.98	64.97	11	5.77	62.22	11	6.53	64.07	11	6.80	63.27	12	6.98	62.07	15
RE loans secured by farmland.....	0.12	2.32	35	0.11	2.46	28	0.11	3.05	32	0.11	3.01	33	0.10	2.93	30
Loans to depository institutions & other bank accept.....	5.60	0.79	89	7.15	1.07	87	9.58	1.57	87	10.91	1.51	89	13.52	1.58	91
Commercial and industrial loans.....	60.79	126.48	20	59.79	135.29	17	65.41	129.47	24	67.28	129.29	25	65.39	112.36	24
Loans to individuals.....	80.83	48.24	75	84.54	47.99	71	91.12	55.95	78	93.11	56.67	79	96.90	58.95	81
Credit card loans.....	51.92	8.77	92	54.39	6.65	92	58.79	14.29	89	60.61	15.41	90	64.70	16.44	88
Agricultural loans.....	0.35	1.39	52	0.33	1.30	48	0.40	1.56	46	0.33	1.48	45	0.39	1.41	48
Other loans and leases.....	65.28	49.46	66	69.93	45.59	76	73.07	45.82	79	71.96	42.25	81	61.18	34.92	84
<b>SUPPLEMENTAL:</b>															
Non-Owner Occupied CRE Loans/Gross Loans .....	11.24	19.52	24	10.24	18.04	27	9.23	17.40	28	8.24	16.49	29	8.06	18.47	21
Non-Owner Occupied CRE Loans/Total Risk Based Capital.....	40.81	122.23	19	36.39	113.36	18	35.43	115.48	19	32.20	106.91	17	31.82	108.66	18
Construction & Land Development Loans/Total Risk Based Capital.....	2.62	22.52	16	2.26	21.28	14	1.92	19.49	11	1.80	19.06	13	2.42	22.50	12
Total CRE Loans/Total Risk Based Capital.....	47.34	167.95	17	42.91	162.79	18	42.50	167.52	19	39.40	159.41	18	37.95	160.68	18

BHC Name JPMORGAN CHASE &amp; CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

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## Liquidity and Funding

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct												
<b>PERCENT OF TOTAL ASSETS:</b>															
Short-term investments .....	30.90	8.39	91	35.78	8.39	93	33.13	8.97	93	29.14	9.34	91	23.97	10.03	85
Liquid assets.....	48.61	23.79	89	53.61	24.24	90	50.86	24.41	90	49.55	24.99	89	48.36	26.81	87
Investment securities.....	12.35	18.21	27	13.48	18.50	34	14.61	19.23	40	15.61	20.19	43	15.97	20.93	42
Net loans and leases.....	35.60	62.72	8	30.01	61.49	5	31	60.31	6	31.23	57.97	9	31.55	57.65	8
Net Ins, ls & stdby ltrs of credit.....	40.66	64.21	11	37.76	63.48	9	39.91	62.47	10	36.43	60.13	13	37.18	60.15	8
Core deposits .....	41.49	59.80	17	39.23	59.99	13	38.97	58.41	16	36.53	55.65	18	34.96	55.92	19
Noncore funding .....	33.80	23.80	76	36.42	22.93	79	37.08	23.92	76	39.25	24.84	75	39.44	26.62	76
Time deposits of \$100K or more .....	3.02	5.40	32	2.50	5.83	31	3.10	5.43	41	2.97	5.83	35	2.55	6.23	19
Foreign deposits .....	9.52	0.67	94	10.98	0.84	94	11.24	1	94	11.07	1	94	12.19	1.65	92
Fed funds purchased and repos.....	6.49	2.03	88	7.47	2.40	87	7.50	2.56	86	10.19	2.65	92	9.47	3.73	83
Secured federal funds purchased.....	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	49	0.00	0.00	48
Net fed funds purchased (sold) .....	-6.74	0.99	4	-5.21	1.51	3	-7.39	1.55	4	-7.42	1.51	5	-7.20	2.28	5
Commercial paper .....	1.03	0.03	95	3.05	0.08	96	3.01	0.14	94	3.08	0.14	94	2.28	0.11	94
Other borrowings w/rem mat 1 yr or less.....	2.99	3.31	60	2.74	3.23	52	2.85	3.17	58	2.96	2.54	71	4.77	2.68	76
Earning assets repriceable in 1 year .....	52.66	40.67	80	55.66	39.53	83	54.21	39.86	81	48.70	39.71	74	46.05	41.58	61
Int-bearing liab repriceable in 1 year .....	12.08	8.89	74	13.05	10.44	73	13.67	11.11	74	13.42	12.42	71	16.96	13.13	77
Long-term debt repriceable in 1 year.....	5.15	1.86	81	5.28	1.23	89	5.22	1.28	89	4.51	1.31	84	4.08	1.62	83
Net assets repriceable in 1 year .....	35.43	28.43	64	37.33	26.63	70	35.32	25.23	70	30.77	23.76	64	25.02	25.09	49
<b>OTHER LIQUIDITY AND FUNDING RATIOS:</b>															
Net noncore funding dependence .....	6.47	18.17	19	1.63	17.27	15	9.71	17.98	34	24.79	19.34	67	34.91	20.15	80
Net ST noncore funding dependence.....	-34.42	4.31	6	-47	4.06	6	-38.59	3.61	6	-20.71	3.44	9	-4.92	4.17	19
Short-term inv / ST noncore funding.....	200.08	83.89	86	207.06	83.08	85	190	91.41	86	140.83	91.22	76	110.01	75.15	78
Liq asts-ST noncore fndg / Nonliq asts.....	64.55	18.01	91	78.31	17.97	93	68.02	18.18	91	57.20	18.45	85	51.47	20.29	84
Net loans and leases / Total deposits.....	65.42	90.12	15	56.63	87.66	13	58.15	88.93	14	61.72	93.70	18	63.38	87.55	19
Net loans and leases / Core deposits.....	85.80	110.21	24	76.50	107.23	17	79.54	111.54	21	85.49	125.79	28	90.23	116.55	33
Held-to-mat sec appr (depr) / T1 cap .....	0.76	0.31	76	1.02	0.76	70	-0.18	-1.16	55	0.00	1.39	19	0.00	0.94	26
Avail-for-sale sec appr (depr) / T1 cap .....	2.14	0.21	88	4.17	1.38	87	2.78	-0.77	92	7.03	4.41	75	3.88	3.77	57
Struct notes appr (depr) / T1 cap.....		-0.04			-0.03			-0.25			-0.02			-0.17	
<b>PERCENT OF INVESTMENT SECURITIES:</b>															
Available-for-sale securities.....	16.89	18.61	50	14.20	16.91	51	6.81	15.26	53	0.00	10.63	34	0.00	6.59	36
U.S. Treasury securities .....	83.11	81.39	49	85.80	83.09	48	93.19	84.74	46	100	89.37	65	100	93.41	63
U.S. agency securities (excl MBS) .....	3.79	7.34	52	3.70	6.74	57	5.54	3.80	70	2.18	3.82	65	1.06	3.64	57
Municipal securities .....	0.01	6.23	24	0.23	6.60	27	0.52	7.33	32	1.11	7.26	40	1.25	9.19	32
Mortgage-backed securities .....	15.95	7.85	79	11.62	6.64	68	8.61	6.20	64	5.89	5.98	52	4.57	6.79	46
Asset-backed securities.....	45.22	65	26	47.14	65.73	26	47.11	65.16	26	46.36	63.14	26	50.67	61.59	36
Other debt securities .....	13.80	2.11	93	12.34	2.31	91	11.47	3.33	84	11.09	3.57	83	11.29	3.53	85
Mutual funds and equity securities .....	20.50	2.89	95	24.24	2.85	95	25.87	4.45	93	32.61	5.16	93	30.42	6.86	91
Debt securities 1 year or less .....	0.72	0.82	66	0.73	0.81	66	0.89	0.90	64	0.75	0.91	65	0.75	1.07	63
Debt securities 1 to 5 years .....	25.02	13.34	78	30.93	12.79	85	34.56	15.54	85	39.42	17.02	85	20.62	16.71	61
Debt securities over 5 years .....	10.16	19.08	37	10.43	20.30	42	13.97	20.47	48	13.51	20.75	46	15.11	24.10	45
Pledged securities .....	64.11	63.57	40	57.91	62.20	37	50.59	59.61	35	46.32	57.92	33	63.53	54.74	56
Structured notes, fair value.....	42.80	36.61	61	34.22	39.58	45	19.31	41.16	24	29.90	40.49	37	37.30	47.10	40
Short-term investments .....	0.00	0.13	40	0.00	0.15	38	0.00	0.19	38	0.00	0.12	40	0.00	0.39	35
<b>PERCENT CHANGE FROM PRIOR LIKE QTR:</b>															
Short-term investments .....	-21.08	3.93	21	15.02	24.99	56	16.44	9.14	59	26.58	18.83	67	27.83	14.89	71
Investment securities.....	-16.25	9.03	5	-1.72	5.89	31	-4.18	2.35	33	1.82	2.72	47	15.70	7.87	68
Core deposits .....	-3.32	9.37	6	7.21	9.83	47	9.24	6.81	71	8.79	12.48	42	27.53	16.52	85
Noncore funding .....	-15.18	5.64	8	4.60	11.46	42	-3.25	0.16	40	3.63	-4.26	71	-5.92	-5.09	55

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCP  
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## Derivatives and Off-Balance-Sheet Transactions

(\$000)	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Loan commitments .....	950,366,000	931,425,000	892,946,000	866,014,000	849,823,000
Commit: Secured commercial RE loans .....	7,936,000	7,031,000	4,653,000	3,983,000	2,563,000
Commit: Unsecured real estate loans .....	4,581,000	9,378,000	8,567,000	5,375,000	4,454,000
Credit card lines .....	513,409,000	523,078,000	525,995,000	529,581,000	523,607,000
Securities underwriting .....	5,000	0	18,000	64,000	0
Standby letters of credit .....	119,136,000	199,415,000	215,274,000	122,695,000	127,669,000
Commercial & similar letters of credit .....	4,281,000	5,070,000	5,879,000	6,364,000	5,723,000
Securities lent .....	200,916,000	192,745,000	189,961,000	192,381,000	203,272,000
Credit derivatives - notional amount (BHC as guarantor) .....	1,428,513,000	2,097,304,000	2,645,718,000	3,020,949,000	2,919,203,000
Credit derivatives - notional amount (BHC as beneficiary) .....	1,471,162,000	2,148,250,000	2,685,321,000	2,960,388,000	2,854,593,000
Credit derivative contracts w / purch cr pr - invest grade .....	2,271,766,000	1,549,357,000	1,965,983,000	2,023,937,000	1,949,507,000
Credit derivative contracts w / purch cr pr - subinvest grade .....	819,946,000	598,893,000	719,338,000	936,451,000	905,086,000
<b>DERIVATIVE CONTRACTS:</b>					
Interest rate futures & forward contr .....	5,166,764,000	10,189,180,000	11,237,966,000	11,755,702,000	7,887,786,000
Written options contracts (int rate) .....	3,506,443,000	3,903,315,000	4,058,331,000	3,859,860,000	3,841,949,000
Purchased options contracts (int rate) .....	3,896,571,000	4,259,400,000	4,187,549,000	3,909,001,000	4,025,647,000
Interest rate swaps .....	24,161,298,000	29,733,579,000	35,220,727,000	33,037,690,000	38,703,177,000
Futures and forward foreign exchange .....	4,943,169,000	4,607,778,000	3,713,777,000	3,965,345,000	4,395,456,000
Written options contr (foreign exch) .....	690,073,000	789,723,000	659,450,000	651,036,000	673,908,000
Purchased options contr (foreign exch) .....	705,833,000	780,358,000	651,902,000	661,615,000	669,679,000
Foreign exchange rate swaps .....	3,199,135,000	3,346,481,000	3,487,766,000	3,413,328,000	2,931,590,000
Commodity & other futures & forw contr .....	141,879,000	245,898,000	284,039,000	404,794,000	226,677,000
Written options contr (comm & other) .....	509,839,000	587,964,000	626,886,000	702,964,000	770,320,000
Purchased options contr (comm & other) .....	438,376,000	539,490,000	582,485,000	663,560,000	680,061,000
Commodity & other swaps .....	315,448,000	331,279,000	311,376,000	282,990,000	460,829,000

	BHC	Peer 1	Pct												
<b>PERCENT OF TOTAL ASSETS:</b>															
Loan commitments .....	40.41	26.90	84	36.20	25.54	81	36.96	26.33	81	36.71	24.28	82	37.51	26.67	81
Standby letters of credit .....	5.07	1.21	93	7.75	1.56	93	8.91	1.52	93	5.20	1.46	91	5.63	2.11	90
Commercial & similar letters of credit .....	0.18	0.04	89	0.20	0.05	90	0.24	0.05	91	0.27	0.06	89	0.25	0.08	85
Securities lent .....	8.54	0.22	95	7.49	0.36	94	7.86	0.30	94	8.15	0.29	95	8.97	0.63	94
Credit derivatives - notional amount (BHC as guarantor) .....	60.74	0.53	97	81.52	0.62	97	109.52	0.16	98	128.05	0.18	98	128.84	2.62	97
Credit derivatives - notional amount (BHC as beneficiary) .....	62.56	0.56	97	83.50	0.65	97	111.16	0.19	98	125.49	0.25	98	125.99	2.86	97
Credit derivative contracts w / purch cr pr - invest grade .....	96.60	0.22	97	60.22	0.36	97	81.38	0.41	98	85.79	0.52	98	86.04	1.24	97
Credit derivative contracts w / purch cr pr - subinvest grade .....	34.87	0.27	96	23.28	0.25	97	29.78	0.22	96	39.69	0.32	97	39.95	1.14	94
Derivative contracts .....	2,027.25	65.88	95	2,305.47	57.62	95	2,691.66	40.09	97	2,683.51	43.22	97	2,880.54	113.53	95
Interest rate contracts .....	1,561.90	46.97	95	1,869.01	40.11	95	2,264.55	26.65	97	2,228.03	31.25	96	2,403.51	86.42	95
Interest rate futures & forward contr .....	219.70	8.38	95	396.04	4.46	96	465.21	4.16	98	498.30	6.74	97	348.12	14.01	95
Written options contr (int rate) .....	149.10	2.79	95	151.72	1.76	96	168	1.57	97	163.61	2.08	97	169.56	4.40	95
Purchased options contr (int rate) .....	165.69	1.88	96	165.56	1.68	96	173.35	1.51	97	165.70	1.47	97	177.67	4.16	95
Interest rate swaps .....	1,027.40	31.72	95	1,155.70	33.04	95	1,458	17.82	96	1,400.41	17.60	96	1,708.15	62.30	95
Foreign exchange contracts .....	405.59	14.23	94	370.20	13.88	94	352.40	9.17	96	368.41	9.02	97	382.68	19.07	95
Futures & forward foreign exch contr .....	210.20	8.72	95	179.10	7.93	93	153.74	5.18	95	168.08	4.86	95	193.99	11.43	95
Written options contr (foreign exch) .....	29.34	0.29	95	30.70	0.38	95	27.30	0.06	96	27.60	0.11	97	29.74	0.60	95
Purchased options contr (foreign ex) .....	30.01	0.28	95	30.33	0.38	95	26.99	0.07	96	28.04	0.11	97	29.56	0.59	95
Foreign exchange rate swaps .....	136.04	1.53	96	130.07	1.52	96	144.38	0.85	97	144.69	0.92	97	129.38	4	98
Equity, commodity, & other deriv contr .....	59.77	2.34	94	66.26	1.63	95	74.71	1.58	96	87.08	1.55	98	94.35	3.41	97
Commodity & other futures & forward contr .....	6.03	0.19	93	9.56	0.15	95	11.76	0.10	96	17.16	0.09	97	10	0.28	94
Written options contr (comm & other) .....	21.68	0.66	96	22.85	0.60	96	25.95	0.63	97	29.80	0.64	97	34	1.28	95
Purchased options contr (comm & oth) .....	18.64	0.70	94	20.97	0.49	95	24.11	0.40	97	28.13	0.40	97	30.01	0.95	95
Commodity & other swaps .....	13.41	0.30	96	12.88	0.35	97	12.89	0.26	98	12	0.22	98	20.34	0.50	97
<b>PERCENT OF AVERAGE LOANS AND LEASES:</b>															
Loan commitments .....	117.64	51.37	89	121.48	50.70	90	118.82	51.61	87	116.53	48.98	89	117.34	57.10	84

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR  
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## Derivative Instruments

(\$000)	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
<b>NOTATIONAL AMOUNT:</b>					
Derivative contracts.....	47,674,828,000	59,314,445,000	65,022,254,000	63,307,885,000	65,267,079,000
Interest rate contracts.....	36,731,076,000	48,085,474,000	54,704,573,000	52,562,253,000	54,458,559,000
Foreign exchange contracts .....	9,538,210,000	9,524,340,000	8,512,895,000	8,691,324,000	8,670,633,000
Equity, comm, & other contracts.....	1,405,542,000	1,704,631,000	1,804,786,000	2,054,308,000	2,137,887,000
<b>Derivatives position:</b>					
Futures and forwards.....	10,251,812,000	15,042,856,000	15,235,782,000	16,125,841,000	12,509,919,000
Written options.....	4,706,355,000	5,281,002,000	5,344,667,000	5,213,860,000	5,286,177,000
Exchange-traded.....	590,990,000	599,739,000	644,692,000	726,912,000	727,005,000
Over-the-counter.....	4,115,365,000	4,681,263,000	4,699,975,000	4,486,948,000	4,559,172,000
Purchased options .....	5,040,780,000	5,579,248,000	5,421,936,000	5,234,176,000	5,375,387,000
Exchange-traded.....	981,309,000	1,010,338,000	819,908,000	778,679,000	974,885,000
Over-the-counter.....	4,059,471,000	4,568,910,000	4,602,028,000	4,455,497,000	4,400,502,000
Swaps.....	27,675,881,000	33,411,339,000	39,019,869,000	36,734,008,000	42,095,596,000
Held for trading.....	47,230,103,000	58,606,939,000	64,326,422,000	62,576,924,000	64,617,524,000
Interest rate contracts.....	36,369,411,000	47,510,688,000	54,163,045,000	52,017,929,000	53,955,728,000
Foreign exchange contracts .....	9,455,150,000	9,396,213,000	8,366,133,000	8,518,177,000	8,547,607,000
Equity, comm, & other contracts.....	1,405,542,000	1,700,038,000	1,797,244,000	2,040,818,000	2,114,189,000
Non-traded.....	444,725,000	707,506,000	695,832,000	730,961,000	649,555,000
Interest rate contracts .....	361,665,000	574,786,000	541,528,000	544,324,000	502,831,000
Foreign exchange contracts .....	83,060,000	128,127,000	146,762,000	173,147,000	123,026,000
Equity, comm, & other contracts.....	0	4,593,000	7,542,000	13,490,000	23,698,000
Deriv contr (excl fut & FX 14 days or less).....	68,136,080,000	48,866,954,000	54,705,827,000	53,301,308,000	54,351,865,000
One year or less .....	32,618,057,000	36,203,434,000	41,674,934,000	38,803,475,000	38,061,736,000
Over 1 year to 5 years .....	23,323,480,000	7,672,820,000	7,853,652,000	8,623,337,000	9,712,262,000
Over 5 years .....	12,194,543,000	4,990,700,000	5,177,241,000	5,874,496,000	6,577,867,000
Gross negative fair value (absolute value).....	892,383,000	1,229,679,000	1,077,747,000	1,513,486,000	1,672,135,000
Gross positive fair value .....	910,410,000	1,246,387,000	1,096,947,000	1,536,035,000	1,714,849,000
Held for trading .....	905,484,000	1,231,063,000	1,083,254,000	1,520,337,000	1,690,205,000
Non-traded.....	4,926,000	15,324,000	13,693,000	15,698,000	24,644,000
Curr credit exposure on RBC deriv contr.....	144,494,000	156,751,000	131,903,000	159,096,000	172,820,000
Credit losses on derivative contracts.....	-12,000	0	-7,000	-38,000	-9,000
<b>PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:</b>					
30-89 days past due (confidential prior to March 2001).....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct												
<b>PERCENT OF NOTIONAL AMOUNT:</b>															
Interest rate contracts.....	77.05	90.78	15	81.07	90.01	23	84.13	88.14	28	83.03	87.63	27	83.44	84.63	37
Foreign exchange contracts .....	20.01	6.66	88	16.06	6.99	82	13.09	7.99	78	13.73	8.15	79	13.28	9.68	72
Equity, comm, & other contracts.....	2.95	1.69	75	2.87	1.99	75	2.78	2.56	74	3.24	2.78	73	3.28	3.30	72
Futures and forwards.....	21.50	18.93	69	25.36	16.52	74	23.43	19.32	71	25.47	24.41	62	19.17	24.98	55
Written options.....	9.87	7.51	70	8.90	7.76	68	8.22	7.52	63	8.24	9.30	57	8.10	8.59	61
Exchange-traded.....	1.24	0.11	92	1.01	0.11	91	0.99	0.14	90	1.15	0.08	91	1.11	0.31	82
Over-the-counter.....	8.63	7.13	68	7.89	7.40	66	7.23	7.06	64	7.09	9.04	56	6.99	7.79	58
Purchased options.....	10.57	4.21	82	9.41	4.58	77	8.34	4.51	71	8.27	3.97	77	8.24	4.68	72
Exchange-traded.....	2.06	0.21	91	1.70	0.19	88	1.26	0.29	87	1.23	0.15	90	1.49	0.25	88
Over-the-counter.....	8.51	3.49	82	7.70	4.01	76	7.08	3.91	72	7.04	3.51	77	6.74	3.96	72
Swaps.....	58.05	66.25	31	56.33	65.97	30	60.01	59.28	38	58.02	53.86	40	64.50	58.87	54
Held for trading.....	99.07	43.29	93	98.81	45.84	88	98.93	47.69	87	98.85	43.59	89	99	50.43	91
Interest rate contracts.....	76.29	35.28	74	80.10	36.80	82	83.30	37.38	83	82.17	33.48	85	82.67	39.62	84
Foreign exchange contracts .....	19.83	3.36	92	15.84	3.70	87	12.87	3.70	86	13.46	3.77	86	13.10	4.83	81
Equity, comm, & other contracts.....	2.95	0.58	86	2.87	0.82	84	2.76	1.19	83	3.22	1.08	85	3.24	1.54	84
Non-traded.....	0.93	56.71	6	1.19	54.16	11	1.07	52.31	12	1.15	56.41	10	1	49.57	8
Interest rate contracts.....	0.76	51.40	9	0.97	48.86	13	0.83	46.78	12	0.86	50.15	12	0.77	35.66	12
Foreign exchange contracts .....	0.17	1.22	64	0.22	1.56	63	0.23	1.94	65	0.27	1.86	67	0.19	2.02	64
Equity, comm, & other contracts.....	0.00	0.54	34	0.01	0.50	71	0.01	0.60	68	0.02	0.82	65	0.04	0.71	70
Deriv contr (excl fut & FX 14 days or less).....	142.92	91.19	98	82.39	87.15	30	84.13	86.36	34	84.19	84.05	36	83.28	79.53	47
One year or less .....	68.42	27.34	91	61.04	23.71	89	64.09	25.74	87	61.29	29.67	87	58.32	32.71	81
Over 1 year to 5 years .....	48.92	33.98	78	12.94	34.15	23	12.08	31.03	26	13.62	32.79	24	14.88	27.38	35
Over 5 years .....	25.58	24.87	58	8.41	22.74	28	7.96	20.76	29	9.28	16.03	38	10.08	12.83	45
Gross negative fair value (absolute value).....	1.87	1.21	82	2.07	1.45	78	1.66	1.33	66	2.39	1.96	63	2.56	2.16	62
Gross positive fair value .....	1.91	1.23	82	2.10	1.53	78	1.69	1.39	66	2.43	1.93	64	2.63	2.10	65
<b>PERCENT OF TIER 1 CAPITAL:</b>															
Gross negative fair value, absolute value (X).....	4.45	0.08	97	6.60	0.11	97	6.51	0.12	98	9.46	0.16	98	11.12	0.30	97
Gross positive fair value (X) .....	4.54	0.09	97	6.69	0.12	97	6.62	0.13	98	9.60	0.17	98	11.40	0.31	97
Held for trading (X) .....	4.52	0.07	97	6.61	0.09	97	6.54	0.10	98	9.50	0.13	98	11.24	0.26	97
Non-traded (X).....	0.02	0.01	79	0.08	0.01	93	0.08	0.02	96	0.10	0.02	90	0.16	0.03	91
Current credit exposure (X).....	0.72	0.04	97	0.84	0.05	98	0.80	0.05	98	0.99	0.08	98	1.15	0.11	97
Credit losses on derivative contracts.....	-0.01	0.00	2	0.00	0.00	38	0.00	0.00	3	-0.02	0.01	2	-0.01	0.02	1
<b>PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:</b>															
30-89 days past due (confidential prior to March 2001).....	0.00	0.00	44	0.00	0.00	44	0.00	0.00	44	0.00	0.00	41	0.00	0.00	41
90+ days past due .....	0.00	0.00	47	0.00	0.00	48	0.00	0.00	44	0.00	0.00	42	0.00	0.00	42
<b>OTHER RATIOS:</b>															
Current credit exposure / Risk wtd asts.....	9.86	0.55	97	10.64	0.76	97	9.29	0.64	97	12.47	0.95	98	14.15	1.31	97

## Allowance and Net Loan and Lease Losses

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
CHANGE: ALLOWANCE FOR LOAN AND LEASE LOSSES EXCLUDING ATTR: (\$000)					
Beginning balance.....	14,185,000	16,264,000	21,936,000	27,609,000	32,266,000
Gross credit losses.....	5,241,000	6,114,000	7,467,000	10,906,000	14,503,000
Write-downs, transf to lns held for sale .....	5,000	86,000	58,000	65,000	225,000
Recoveries.....	1,155,000	1,355,000	1,665,000	1,843,000	2,266,000
Net credit losses .....	4,086,000	4,759,000	5,802,000	9,063,000	12,237,000
Provision for loan and lease losses.....	3,663,000	3,224,000	188,000	3,387,000	7,612,000
Adjustments .....	-207,000	-544,000	-58,000	3,000	-32,000
Ending balance.....	13,555,000	14,185,000	16,264,000	21,936,000	27,609,000
Memo: alloc transfer risk reserve (ATTR).....	0	0	0	0	0

	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct
<b>ANALYSIS RATIOS:</b>															
Provision for Ln&Ls losses / Avg assets.....	0.15	0.17	54	0.13	0.14	60	0.01	0.19	16	0.15	0.33	34	0.35	0.49	45
Provision for Ln&Ls losses / Avg lns&ls.....	0.45	0.28	81	0.42	0.23	82	0.03	0.32	15	0.46	0.55	53	1.05	0.80	66
Provision for Ln&Ls losses / Net losses .....	89.65	109.07	39	67.75	105.06	37	3.24	64.28	13	37.37	76.76	17	62.20	70.36	32
Ln&Ls allowance/Total loans & leases not held-for-sale .....	1.60	1.16	86	1.82	1.23	87	2.16	1.42	89	2.91	1.64	91	3.73	2.13	91
Ln&Ls allowance / Total loans & leases .....	1.59	1.14	86	1.80	1.22	86	2.13	1.40	87	2.89	1.61	92	3.72	2.11	91
Ln&Ls allowance / Net Ln&Ls losses (X).....	3.32	9.29	27	2.98	11.58	20	2.80	7.42	31	2.42	3.51	43	2.26	2.24	62
ALLL/nonaccrual assets .....	131.36	165.86	42	118.62	164.85	35	112.87	147.71	42	94.02	123.13	40	123.71	115.87	71
Ln&Ls allow/90+ days PD + nonaccr Ln&Ls .....	78.86	127.52	32	69.15	129.92	17	68.63	114.92	31	63.34	98.08	32	73.54	87.66	50
Gross Ln&Ls losses / Avg loans & leases .....	0.65	0.44	84	0.80	0.45	85	0.99	0.63	82	1.47	0.94	78	2	1.40	78
Recoveries / Avg loans and leases.....	0.14	0.14	67	0.18	0.15	65	0.22	0.18	60	0.25	0.19	65	0.31	0.23	76
Net losses/Avg loans and leases.....	0.51	0.31	84	0.62	0.30	85	0.77	0.44	82	1.22	0.74	79	1.69	1.17	76
Write-downs, trans Lns HFS / Avg Lns&Ls .....	0.00	0.01	72	0.01	0.01	76	0.01	0.01	82	0.01	0.01	75	0.03	0.02	76
Recoveries / Prior year-end losses.....	18.89	39.29	15	18.15	33.44	23	15.27	23.10	25	12.71	18.24	32	8.79	12.57	36
Earnings coverage of net losses (X).....	8.44	15.90	40	7.17	32.43	40	4.51	19.55	30	3.57	8.80	46	2.82	3.51	60
<b>NET LOAN AND LEASE LOSSES BY TYPE:</b>															
Real estate loans.....	0.08	0.09	63	0.17	0.17	64	0.42	0.34	65	1.22	0.69	77	1.34	1.20	58
RE loans secured by 1-4 family .....	0.11	0.12	58	0.23	0.22	64	0.54	0.45	67	1.57	0.81	81	1.64	0.96	78
Revolving .....	0.41	0.19	82	0.60	0.30	77	1.06	0.57	75	2.20	1.02	82	2.03	1.12	76
Closed-end.....	0.03	0.10	38	0.08	0.18	44	0.29	0.39	55	1.22	0.76	79	1.41	0.93	69
Commercial real estate loans .....	0.00	0.00	51	0.00	0.07	25	0.07	0.20	43	0.15	0.50	32	0.24	1.21	20
Construction and land dev .....	-0.03	-0.07	39	-0.08	0.06	33	-0.26	0.41	20	0.03	1.28	31	0.37	3.38	18
1-4 family .....	-0.03	-0.01	17	-0.04	-0.01	16	-0.21	0.02	10	0.09	0.18	61	0.33	0.88	44
Other .....	0.00	-0.06	64	-0.04	0.08	36	-0.05	0.29	29	-0.06	1	15	0.04	2.32	13
Multifamily .....	0.00	-0.01	36	0.00	0.02	30	0.00	0.10	45	0.07	0.29	44	0.16	0.78	33
Nonfarm nonresidential .....	0.01	0.02	56	0.02	0.09	36	0.24	0.19	67	0.27	0.40	52	0.33	0.74	32
Owner-occupied .....	0.02	0.02	61	0.04	0.04	59	0.15	0.08	76	0.15	0.15	60	0.11	0.25	38
Other .....	-0.01	0.00	37	-0.02	0.04	14	0.09	0.09	61	0.13	0.24	47	0.22	0.44	32
RE loans secured by farmland .....	0.00	-0.01	56	-0.40	0.04	5	1.42	0.17	90	0.00	0.37	29	0.00	1.03	22
Commercial and industrial loans .....	0.23	0.24	56	0.27	0.17	72	0.35	0.40	61	0.26	0.56	42	0.93	0.87	64
Loans to depository institutions .....	0.00	0.00	50	-0.01	0.00	8	-0.04	0.00	9	-0.02	0.05	7	0.02	-0.02	90
Loans to individuals .....	1.77	1.18	78	2.02	1.34	77	2.28	1.25	80	2.87	1.52	80	3.88	1.96	88
Credit card loans .....	2.39	2.66	39	2.65	2.46	54	3.08	2.42	60	3.87	2.70	75	5.20	3.76	77
Agricultural loans .....	-0.12	0.11	10	0.28	0.02	90	0.00	0.17	47	0.00	0.20	31	-0.14	0.35	11
Loans to foreign governments & inst.....	0.00	0.00	52	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	-0.11	53
Other loans and leases.....	0.08	0.19	49	0.09	0.16	56	0.02	0.17	33	0.03	0.18	35	0.06	0.37	34

BHC Name JPMORGAN CHASE & CO.  
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## Past Due and Nonaccrual Assets

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
30+ DAYS PD & NONACCRL ASSETS: (\$000)															
30-89 days past due loans & leases.....			8,113,000			9,013,000			8,617,000			9,490,000			10,497,000
90 days and over past due loans & leases.....			7,074,000			8,831,000			9,703,000			11,538,000			15,243,000
Nonaccrual loans and leases .....			10,115,000			11,683,000			13,994,000			23,093,000			22,299,000
Total PD & nonaccrual loans & leases.....			25,302,000			29,527,000			32,314,000			44,121,000			48,039,000
Restructured 30-89 days past due.....			1,010,000			1,208,000			1,345,000			1,101,000			2,405,000
Restructured 90+ days past due .....			570,000			996,000			1,083,000			159,000			3,886,000
Restructured nonaccrual .....			4,822,000			5,839,000			6,917,000			10,833,000			5,281,000
Total restr loans & leases, incl above .....			6,402,000			8,043,000			9,345,000			12,093,000			11,572,000
30-89 days past due loans held for sale.....			13,000			16,000			3,000			0			2,000
90+ days past due loans held for sale.....			158,000			21,000			40,000			0			0
Nonaccrual loans held for sale .....			225,000			319,000			578,000			18,000			110,000
Total PD & nonacc Lns held for sale.....			396,000			356,000			621,000			18,000			112,000
Restr loans and leases in compliance .....			8,501,000			10,972,000			15,225,000			14,595,000			30,893,000
Other real estate owned .....			690,000			976,000			2,750,000			2,343,000			1,929,000
OTHER ASSETS:															
30-89 days past due .....			0			0			0			0			0
90+ days past due .....			0			0			0			0			0
Nonaccrual.....			204,000			275,000			415,000			239,000			18,000
Total other assets PD & nonaccrual.....			204,000			275,000			415,000			239,000			18,000
PERCENT OF LOANS AND LEASES:	BHC	Peer 1	Pct												
30-89 days PD loans & leases.....	0.95	0.58	80	1.15	0.60	85	1.13	0.68	85	1.25	0.87	75	1.41	0.96	83
90+ days PD loans & leases .....	0.83	0.30	82	1.12	0.29	90	1.27	0.40	87	1.52	0.56	86	2.05	0.73	87
Nonaccrual loans & leases .....	1.19	0.77	85	1.49	0.84	89	1.83	1.08	82	3.04	1.52	87	3	2.17	78
90+ days PD and nonaccrual Lns&Ls .....	2.02	1.17	85	2.61	1.22	87	3.10	1.63	87	4.56	2.28	86	5.06	3	87
30-89 days PD restructured.....	0.12	0.03	89	0.15	0.04	91	0.18	0.05	86	0.15	0.06	81	0.32	0.08	92
90+ days PD restructured.....	0.07	0.02	84	0.13	0.02	89	0.14	0.03	87	0.02	0.03	75	0.52	0.04	97
Nonaccrual restructured .....	0.57	0.25	85	0.74	0.27	93	0.90	0.36	89	1.43	0.47	91	0.71	0.55	69
30-89 days PD loans held for sale .....	0.00	0.00	78	0.00	0.00	79	0.00	0.00	76	0.00	0.00	35	0.00	0.00	69
90+ days PD loans held for sale.....	0.02	0.00	89	0.00	0.00	87	0.01	0.00	92	0.00	0.00	42	0.00	0.00	35
Nonaccrual loans held for sale .....	0.03	0.01	88	0.04	0.01	89	0.08	0.01	93	0.00	0.01	70	0.01	0.04	70
PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRL:															
30-89 days past due assets.....	0.95	0.58	80	1.15	0.61	85	1.13	0.69	85	1.25	0.88	75	1.41	0.96	81
90+ days past due assets.....	0.83	0.30	82	1.12	0.29	90	1.27	0.41	87	1.52	0.57	86	2.05	0.73	87
Nonaccrual assets .....	1.21	0.79	85	1.52	0.85	89	1.88	1.10	82	3.07	1.56	87	3.01	2.20	78
30+ days PD & nonaccrual assets.....	3	1.79	81	3.79	1.92	86	4.28	2.37	87	5.85	3.24	84	6.47	4.06	84
PERCENT OF TOTAL ASSETS:															
90+ days PD and nonaccrual assets.....	0.74	0.70	60	0.81	0.72	64	1	0.99	57	1.48	1.36	62	1.66	1.76	49
90+ PD & nonaccrual assets + OREO .....	0.77	0.80	55	0.85	0.86	52	1.11	1.16	50	1.58	1.59	58	1.74	2.09	42
RESTRUCTURED & NONACCRL LNS&LS + OREO AS PERCENT OF:															
Total assets.....	0.89	1	47	1	1.11	50	1.42	1.44	54	1.75	1.79	52	2.71	2.43	63
Allowance for loan & lease losses.....	154.08	154.82	56	182.13	154.12	64	211.49	177.17	65	188.23	200.83	54	222.43	210.57	63
Equity cap + ALLL.....	8	8.12	58	10.51	8.87	65	15.12	11.84	69	18.27	15.11	63	29.08	20.66	77
Tier 1 cap + ALLL.....	9.76	10.48	56	12.89	10.56	64	18.91	14.23	75	22.70	17.86	72	34.50	24.40	77
Loans & leases + OREO .....	2.45	1.60	81	3.28	1.81	83	4.48	2.34	82	5.43	3.02	83	8.25	4.08	87

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR  
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## Past Due and Nonaccrual Loans and Leases

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer_1	Pct												
<b>30+ DAYS PAST DUE AND NONACCRUAL LNS&amp;LS AS A PERCENT OF LOAN TYPE:</b>															
Real estate															
– 30–89 days PD.....	1.32	0.56	88	1.66	0.60	88	1.65	0.75	86	1.88	1.01	83	2.08	1.14	85
– 90+ days past due.....	1.64	0.43	88	2.54	0.46	91	2.85	0.58	91	3.38	0.75	88	4.32	0.91	91
– Nonaccrual.....	2.51	1.04	88	3.65	1.25	93	4.52	1.69	93	7.53	2.38	91	6.82	3.75	85
Coml & indl															
– 30–89 days PD.....	0.24	0.29	60	0.54	0.26	83	0.56	0.32	78	0.67	0.43	70	0.58	0.46	66
– 90+ days past due.....	0.07	0.05	76	0.06	0.04	68	0.06	0.08	61	0.09	0.13	61	0.12	0.16	63
– Nonaccrual.....	0.55	0.85	39	0.28	0.59	36	0.58	0.70	52	0.95	1	63	1.18	1.12	61
Individuals															
– 30–89 days PD.....	1.14	1.08	60	1.20	1.08	62	1.32	1.22	63	1.52	1.31	64	1.67	1.50	60
– 90+ days past due.....	0.63	0.20	86	0.65	0.22	84	0.77	0.31	81	0.97	0.29	85	1.27	0.54	83
– Nonaccrual.....	0.20	0.26	59	0.23	0.37	55	0.13	0.23	43	0.14	0.33	39	0.11	0.30	40
Dep inst Ins															
– 30–89 days PD.....	0.00	0.00	49	0.00	0.00	50	0.00	0.00	48	0.02	0.01	87	0.00	0.02	45
– 90+ days past due.....	0.08	0.00	98	0.00	0.00	48	0.03	0.00	95	0.00	0.00	47	0.00	0.00	46
– Nonaccrual.....	0.00	0.00	48	0.00	0.00	50	0.00	0.00	47	0.00	0.00	46	0.00	0.00	45
Agricultural															
– 30–89 days PD.....	0.12	0.16	68	1.53	0.10	96	1.90	0.18	96	0.00	0.25	21	0.28	0.18	73
– 90+ days past due.....	0.00	0.01	40	0.42	0.01	96	0.25	0.01	95	0.00	0.02	38	0.00	0.03	32
– Nonaccrual.....	0.00	0.76	21	0.14	0.91	53	0.38	0.84	63	0.31	1.27	55	0.14	1.11	43
Foreign govts															
– 30–89 days PD.....	0.00	1.74	47	0.00	0.00	50	0.00	0.00	47	0.00	0.87	44	0.00	0.00	50
– 90+ days past due.....	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50
– Nonaccrual.....	0.00	0.03	44	0.00	0.00	47	0.00	0.00	47	0.00	0.16	44	0.00	0.18	46
Other Ins & ls															
– 30–89 days PD.....	0.62	0.22	86	0.74	0.20	90	0.51	0.21	79	0.36	0.21	78	0.52	0.31	76
– 90+ days past due.....	0.00	0.02	26	0.01	0.02	62	0.01	0.04	62	0.02	0.03	67	0.01	0.03	52
– Nonaccrual.....	0.08	0.16	52	0.05	0.19	45	0.01	0.21	34	0.06	0.27	39	0.41	0.43	57

**Past Due and Nonaccrual Loans and Leases—Continued**

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011			
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
<b>MEMORANDA:</b>																
1–4 family	– 30–89 days PD.....	1.73	0.84	86	2.21	0.88	89	2.15	1.04	87	2.30	1.23	83	2.48	1.36	88
	– 90+ days past due.....	2.26	0.75	83	3.55	0.71	88	3.93	0.85	89	4.45	0.99	87	5.45	1.13	89
	– Nonaccrual .....	3.35	1.33	89	4.94	1.57	94	5.95	1.80	95	9.67	2.20	95	8.14	2.73	86
Revolving	– 30–89 days PD.....	1	0.57	79	1.02	0.63	80	1.13	0.57	84	1.27	0.66	83	1.59	0.80	86
	– 90+ days past due.....	1.19	0.08	97	1.27	0.12	96	0.98	0.13	93	1.64	0.12	95	1.65	0.18	97
	– Nonaccrual .....	2.99	1.43	83	2.98	1.24	82	3.05	1.27	87	2.96	1.23	85	0.98	1.02	56
Closed-end	– 30–89 days PD.....	1.93	0.93	84	2.71	1	89	2.64	1.21	86	2.89	1.43	83	3	1.63	85
	– 90+ days past due.....	2.55	0.89	83	4.49	0.88	89	5.37	1.06	89	6.05	1.26	87	7.72	1.51	91
	– Nonaccrual .....	3.44	1.35	91	5.75	1.69	94	7.36	2.02	96	13.51	2.49	97	12.42	3.32	91
Jr lien	– 30–89 days PD.....	0.03	0.04	41	0.05	0.05	59	0.07	0.06	58	0.11	0.10	65	0.16	0.14	62
	– 90+ days PD.....	0.01	0.01	73	0.02	0.01	76	0.02	0.01	77	0.04	0.02	82	0.04	0.03	71
	– Nonaccrual .....	0.05	0.11	48	0.10	0.13	57	0.13	0.14	60	0.23	0.17	66	0.13	0.19	50
Commercial RE	– 30–89 days PD.....	0.27	0.19	70	0.31	0.23	68	0.37	0.33	53	0.63	0.65	57	0.65	0.79	50
	– 90+ days past due.....	0.03	0.06	59	0.06	0.11	61	0.04	0.21	56	0.17	0.34	62	0.21	0.46	61
	– Nonaccrual .....	0.37	0.55	36	0.49	0.83	30	0.78	1.32	35	1.16	2.42	27	2.05	4.31	28
Const & dev	– 30–89 days PD.....	1.38	0.28	93	0.60	0.29	78	0.44	0.45	66	0.89	1.25	55	0.75	1.26	40
	– 90+ days past due.....	0.15	0.10	77	0.74	0.20	83	0.39	0.45	74	2.26	1.06	79	1.73	1.43	73
	– Nonaccrual .....	0.46	0.52	54	0.38	1.33	31	0.78	2.45	32	1.83	5.54	26	5.70	10.39	28
1–4 family	– 30–89 days PD.....	0.31	0.06	87	0.16	0.07	80	0.00	0.06	22	0.00	0.14	23	0.00	0.21	14
	– 90+ days PD.....	0.15	0.02	93	0.30	0.02	93	0.39	0.05	90	0.92	0.16	88	0.10	0.28	85
	– Nonaccrual .....	0.39	0.07	89	0.34	0.16	81	0.50	0.37	70	0.77	0.82	58	1.01	1.97	47
Other	– 30–89 days PD.....	1.07	0.20	90	0.44	0.18	77	0.44	0.36	71	0.89	1.05	62	0.75	0.99	52
	– 90+ days PD.....	0.00	0.07	27	0.44	0.14	86	0.00	0.33	26	1.35	0.82	77	0.72	1.09	69
	– Nonaccrual .....	0.07	0.40	32	0.04	1.08	16	0.29	1.93	26	1.06	4.50	27	4.69	7.99	37
Multifamily	– 30–89 days PD.....	0.13	0.12	69	0.11	0.15	61	0.20	0.26	54	0.48	0.55	57	0.46	0.57	57
	– 90+ days past due.....	0.02	0.03	75	0.00	0.06	62	0.02	0.11	61	0.02	0.26	55	0.02	0.19	58
	– Nonaccrual .....	0.15	0.23	59	0.26	0.31	58	0.45	0.52	60	0.67	1.29	44	1.32	2.49	42
Nonfarm res	– 30–89 days PD.....	0.31	0.18	77	0.61	0.21	93	0.64	0.34	80	0.82	0.51	76	0.89	0.60	72
	– 90+ days past due.....	0.01	0.06	52	0.05	0.10	62	0.04	0.16	57	0.11	0.23	64	0.19	0.30	61
	– Nonaccrual .....	0.81	0.56	74	0.94	0.91	64	1.33	1.29	63	1.76	2.09	54	2.37	3.28	37
Owner Occ	– 30–89 days PD.....	0.18	0.08	85	0.16	0.09	80	0.42	0.14	92	0.48	0.18	86	0.34	0.25	70
	– 90+ days PD.....	0.01	0.03	53	0.00	0.04	24	0.01	0.05	58	0.03	0.08	61	0.00	0.09	20
	– Nonaccrual .....	0.50	0.29	77	0.53	0.37	66	0.75	0.54	70	0.89	0.77	66	1.17	1.15	52
Other	– 30–89 days PD.....	0.14	0.09	68	0.46	0.11	93	0.22	0.18	64	0.34	0.31	58	0.55	0.32	74
	– 90+ days PD.....	0.00	0.03	55	0.05	0.05	71	0.03	0.10	60	0.09	0.14	64	0.19	0.21	65
	– Nonaccrual .....	0.30	0.24	60	0.41	0.42	57	0.58	0.63	58	0.86	0.96	57	1.21	1.72	45
Farmland	– 30–89 days PD.....	0.00	0.16	27	0.79	0.11	95	0.00	0.29	24	0.00	0.32	21	1.06	0.40	82
	– 90+ days past due.....	0.00	0.19	37	0.00	0.20	35	0.00	0.32	34	0.00	0.58	30	0.00	0.57	30
	– Nonaccrual .....	0.00	0.71	21	1.98	0.74	83	4.27	1.55	86	1.37	3.17	47	1.60	3.91	51
Credit card	– 30–89 days PD.....	0.72	1.16	15	0.72	1.09	24	0.86	1.10	36	1.07	1.06	44	1.35	1.10	60
	– 90+ days past due.....	0.72	0.69	50	0.69	0.59	50	0.81	0.54	63	1.02	0.54	68	1.44	0.70	79
	– Nonaccrual .....	0.00	0.10	33	0.00	0.12	33	0.00	0.16	30	0.00	0.29	60	0.00	0.28	58

BHC Name JPMORGAN CHASE & CO

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2      Peer: 1

FR BHCPR  
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## Risk-Based Capital (Beginning March 2015, Replaced by Page 14A)

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
<b>TIER 1 CAPITAL: (\$000)</b>					
Total equity capital .....		231,727,000	211,178,000	204,069,000	183,573,000
Net unrealized gains (losses) on AFS secs .....			2,798,000	6,868,000	3,565,000
Less: Net unrealized loss on AFS eq secs.....		0	0	0	0
Accum net gains (losses) on cash flow hedges.....			-1,461,000	-2,670,000	-2,595,000
Less: Nonqualifying perpetual pref stock.....			0	0	0
Qualifying other capital elements.....		5,619,000	10,608,000	19,668,000	
Less: Disallowed goodwill and oth intang .....		46,613,000	47,312,000	48,065,000	
Less: Cumulative change in fair values of liabilities.....		1,300,000	1,577,000	2,150,000	
Less: Disallowed servicing assts and PCCR .....		719,000	662,000	679,000	
Less: Disallowed deferred tax assets .....		0	0	0	
Other additns to (deduct from) tier 1 capital .....		-1,165,000	-926,000	-993,000	
Tier 1 capital .....	186,294,000	165,663,000	160,002,000	150,384,000	
<b>TIER 2 CAPITAL:</b>					
Qualifying sub debt & redeemable pref stock.....			16,695,000	18,061,000	22,275,000
Cumulative PPS includible in tier 2 .....		0	0	0	0
ALLL includible in tier 2.....			16,969,000	16,054,000	15,504,000
Unrlzd gains on AFS eq sec incl in tier 2 .....		8,000	10,000	5,000	
Other tier 2 capital components.....		-49,000	-32,000	-80,000	
Allowable tier 2 capital (limited to amount of tier 1 capital).....		33,623,000	34,093,000	37,704,000	
<b>TIER 3 CAPITAL:</b>				0	0
Total RB capital before deductions .....			199,286,000	194,095,000	188,088,000
Less: Deductions for RBC.....		0	0	0	0
<b>TOTAL RISK-BASED CAPITAL</b> .....		199,286,000	194,095,000	188,088,000	
<b>RISK-WEIGHTED ASSETS:</b>					
Total on-B/S RWA.....			907,219,200	862,860,800	829,007,700
Total off-B/S items & deriv cr eq RWA.....			347,384,100	304,986,200	301,081,500
Risk-weighted assets.....			1,254,603,300	1,167,847,000	1,130,089,200
Market risk equivalent assets .....			164,716,000	114,276,000	103,887,000
Risk-weighted assets before deductions .....			1,419,319,300	1,282,123,000	1,233,976,200
Less: Excess allow for loan & lease loss .....		0	0	6,550,000	12,778,000
Less: Alloc transfer risk reserve .....		0	0	0	0
Total risk-weighted assets .....	1,472,601,500	1,419,319,300	1,275,573,000	1,221,198,200	
Average total assets for leverage ratio .....		2,343,713,000	2,243,242,000	2,202,087,000	
<b>MEMORANDA:</b>					
Mortgage servicing assets.....	6,608,000	7,436,000	9,614,000	7,614,000	7,223,000
Purchased credit card relationships & NMSA.....			131,000	295,000	602,000
All other identifiable intangible assets .....			1,487,000	1,940,000	2,605,000
Cap purch prog-SR perp pref stk.....	0	0	0	0	0
Cap purch prog-warrants.....	671,000	845,000	845,000	845,000	1,107,000

## CAPITAL RATIOS:

Tier 1 leverage ratio.....			7.56	9.82	12	7.07	9.63	7	7.13	9.38	12	6.83	9.27	14
Tier 1 RBC ratio.....				13.08		11.67	13.08	26	12.54	12.84	48	12.31	13.12	34
Total risk-based capital ratio.....				14.71		14.04	14.96	37	15.22	14.83	62	15.40	15.48	47
Tangible tier 1 leverage ratio.....				9.75		6.56	9.33	8	6.69	9.11	9	6.39	8.95	11
Tangible common eq cap / Tan assets.....				8.79		5.97	8.32	11	5.95	8.03	12	5.31	7.73	14
Tier 1 Common Eq Cap / T RWA.....				11.92		10.49	11.79	28	11.07	11.43	47	10.15	11.32	32
<b>OTHER RATIOS:</b>														
Mtg svrg assets / Prin bal 1-4 fam others.....				0.83		1.18	0.91	82	0.89	0.68	79	0.81	0.96	62
Est FV of mtg svrg assets / Mtg serv asts.....				128.15		100	111.64	25	100	106.13	29	100	106.26	33

**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14A Applies to all Institutions)**

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
<b>COMMON EQUITY TIER 1 CAPITAL: (\$000)</b>					
Common Stock Plus Related Surplus .....	74,893,000	79,498,000			
Retained Earnings .....	146,420,000	129,977,000			
Accumulated Other Comprehensive Income (AOCI).....	79,000	320,000			
Common Equity Tier 1 Minority Interest.....	1,000	1,000			
<b>Common Equity Tier 1 Capital Before Adjustments/Deductions</b>	<b>221,393,000</b>	<b>209,796,000</b>			
<b>COMMON EQUITY TIER 1 CAPITAL: ADJUSTMENTS/DEDUCTIONS</b>					
Less: Goodwill, Intangible Assets, & Deferred Tax Assets.....	45,469,000	45,251,000			
Accumulated Other Comprehensive Income-Related Adjustments.....	-44,000	-95,000			
Other Deductions from Common Equity Tier 1 Capital.....	570,000	214,000			
Less: Non-significant Investments.....	0	0			
<b>Subtotal .....</b>	<b>175,398,000</b>	<b>164,426,000</b>			
Less: Significant Investments, MSAs, & Deferred Tax Assets > 10%.....	0	0			
Less: Significant Investments > 15%.....	0	0			
Less: Deductions Applied To Cover Deductions .....	0	0			
Total Adjustments & Deductions .....	0	0			
<b>COMMON EQUITY TIER 1 CAPITAL.....</b>	<b>175,398,000</b>	<b>164,426,000</b>			
<b>ADDITIONAL TIER 1 CAPITAL:</b>					
Additional T1C Instruments & Related Surplus .....	26,068,000	20,063,000			
Non-qualifying Capital Instruments.....	992,000	2,670,000			
Tier 1 Minority Interest Not Incl in Common Equity Tier 1 Capital .....	235,000	420,000			
<b>Additional Tier 1 Capital Before Deductions .....</b>	<b>27,295,000</b>	<b>23,153,000</b>			
Less: Additional Tier 1 Capital Deductions .....	2,211,000	1,285,000			
<b>Additional Tier 1 Capital.....</b>	<b>25,084,000</b>	<b>21,868,000</b>			
<b>TIER 1 CAPITAL.....</b>	<b>200,482,000</b>	<b>186,294,000</b>			
<b>TIER 2 CAPITAL:</b>					
Tier 2 Capital Instruments & Related Surplus.....	16,679,000	17,504,000			
Non-qualifying Capital Instruments.....	2,977,000	2,670,000			
Total Capital Minority Interest Not Included in Tier 1 Capital .....	6,000	8,000			
Allowance for Loan & Lease Loss in Tier 2 Capital .....	14,341,000	14,807,000			
Exited Advance Approach Eligible Credit Reserves.....	4,544,000	4,266,000			
Unrealized Gains on AFS Preferred Stock Class as Equity.....	5,000	6,000			
Tier 2 Capital Before Deductions .....	34,008,000	34,995,000			
Exited Advanced Approach T2C Before Deductions.....	24,211,000	24,454,000			
Less: Tier 2 Capital Deductions .....	77,000	64,000			
<b>TIER 2 CAPITAL.....</b>	<b>33,931,000</b>	<b>34,931,000</b>			
<b>EXITED ADVANCED APPROACH TIER 2 CAPITAL.....</b>	<b>24,134,000</b>	<b>24,390,000</b>			
<b>TOTAL CAPITAL.....</b>	<b>234,413,000</b>	<b>221,225,000</b>			
<b>EXITED ADVANCED APPROACH TOTAL CAPITAL.....</b>	<b>224,616,000</b>	<b>210,684,000</b>			
<b>VITAL ASSETS FOR LEVERAGE RATIO:</b>					
Average Total Consolidated Assets .....	2,403,744,000	2,503,514,000			
Less: Deductions from Common Equity Tier 1 Capital.....	47,076,000	46,031,000			
Less: Other Deductions .....	-4,509,000	-7,931,000			
<b>TOTAL ASSETS FOR LEVERAGE RATIO.....</b>	<b>2,361,177,000</b>	<b>2,465,414,000</b>			
<b>TOTAL RISK-WEIGHTED ASSETS .....</b>	<b>1,465,261,731</b>	<b>1,472,601,500</b>			
<b>EXITED ADVANCED APPROACH TOTAL RWA .....</b>	<b>1,485,336,000</b>	<b>1,608,240,000</b>			

BHC Name JPMORGAN CHASE & CO.

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RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

# **Insurance and Broker-Dealer Activities**

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011	Percent Change
						1-qtr
						1-yr
<b>INSURANCE ACTIVITIES: (\$000)</b>						
Total insurance underwriting assets .....	3,613,000	4,033,000	4,659,000	4,710,000	5,167,000	-2.51 -10.41
Total property casualty companies .....	816,000	949,000	1,195,000	1,208,000	1,493,000	-11.11 -14.01
Reinsurance recoverables (P/C).....	48,000	59,000	76,000	0	0	-11.11 -18.64
Total life health companies .....	2,797,000	3,084,000	3,464,000	3,502,000	3,674,000	0.32 -9.31
Reinsurance recoverables (L/H).....	0	0	0	0	0	
Separate account assets (L/H) .....	2,698,000	2,983,000	3,328,000	3,372,000	3,556,000	0.33 -9.55
Total insurance underwriting equity .....	1,167,000	1,207,000	1,057,000	762,000	922,000	-5.43 -3.31
Total property casualty companies .....	866,000	905,000	932,000	641,000	814,000	-7.08 -4.31
Total life health companies .....	301,000	302,000	125,000	121,000	108,000	-0.33 -0.33
Total insurance underwriting net income .....	-80,000	-56,000	33,000	93,000	37,000	
Total property casualty companies .....	-87,000	-66,000	18,000	80,000	24,000	
Total life health companies .....	7,000	10,000	15,000	13,000	13,000	40 -30
Claims & claims adj expense reserves (P/C) .....	222,000	231,000	281,000	380,000	416,000	-2.63 -3.90
Unearned premiums (P/C).....	1,000	2,000	7,000	175,000	242,000	-83.33 -50
Policyholder ben & contracthold funds (L/H).....	0	0	9,000	4,000	4,000	
Separate account liabilities (L/H) .....	2,698,000	2,983,000	3,328,000	3,372,000	3,556,000	0.33 -9.55
Insurance activities revenue .....	25,000	46,000	267,000	444,000	521,000	47.06 -45.65
Other Insurance Activities Income .....	20,000	27,000	35,000	27,000	61,000	53.85 -25.93
Ins & reins underwriting inc.....	5,000	19,000	232,000	417,000	460,000	25 -73.68
Premiums .....	5,000	19,000	232,000	417,000	459,000	25 -73.68
Credit related insur underwriting .....	19,000	40,000	59,000	75,000	101,000	11.76 -52.50
Other insurance underwriting .....	-14,000	-21,000	173,000	342,000	358,000	
Insurance benefits, losses, expenses.....	55,000	48,000	145,000	250,000	273,000	30.95 14.58
Net assets of insurance underwriting subs.....	757,000	837,000	988,000	594,000	666,000	-11.77 -9.56
Life insurance assets .....	18,556,000	18,411,000	17,907,000	17,357,000	16,803,000	0.13 0.79

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct												
<b>ANALYSIS RATIOS:</b>															
Ins underwriting assets / Consol assets .....	0.15	0.06	90	0.16	0.05	89	0.19	0.08	87	0.20	0.15	84	0.23	0.09	87
Ins under assets (P/C) / Tot ins und asts .....	22.59	53.85	39	23.53	55.18	36	25.65	54.12	34	25.65	48.49	47	28.89	47.64	51
Ins under assets (L/H) / Tot ins und asts .....	77.41	46.15	60	76.47	44.82	63	74.35	45.88	65	74.35	51.51	52	71.11	52.36	48
Sep acct assets (L/H) / Total life asts .....	96.46	1.54	95	96.73	1.23	95	96.07	2.28	95	96.29	3.94	96	96.79	1.57	95
Ins activities revenue / Adj oper inc .....	0.03	0.91	27	0.05	0.79	29	0.27	0.96	50	0.46	1.11	59	0.54	1.03	56
Premium inc / Ins activities revenue .....	20	8.55	82	41.30	8.34	88	86.89	11.57	92	93.92	13.39	93	88.10	11.85	95
Credit rel prem inc / Tot prem inc .....	380	59.76	96	210.53	65.25	96	25.43	57.99	39	17.99	53.80	43	22	60.16	32
Other prem inc / Total prem inc .....	-280	40.24	3	-110.53	34.75	3	74.57	42.01	60	82.01	46.20	56	78	39.84	67
Ins under net income / Consol net income .....	-0.33	0.12	2	-0.26	0.17	2	0.18	0.25	79	0.44	0.29	84	0.19	0.46	78
Ins net inc (P/C) / Equity (P/C).....	-10.05	7	8	-7.29	5.38	4	1.93	7.64	38	12.48	5.23	76	2.95	7.11	50
Ins net inc (L/H) / Equity (L/H) .....	2.33	2.70	57	3.31	8.34	56	12	5.80	79	10.74	5.92	74	12.04	5.07	79
Insur ben, losses, exp / Insur premiums .....	1,100	234.21	89	252.63	229.08	62	62.50	134.22	32	59.95	176.23	21	59.48	377.60	25
Reinsurance recov (P/C) / Tot assets (P/C).....	5.88	0.86	91	6.22	1	91	6.36	2	84	0.00	1.84	32	0.00	2.36	31
Reinsurance recov (L/H) / Tot assets (L/H) .....	0.00	0.29	38	0.00	0.03	39	0.00	0.27	35	0.00	0.29	33	0.00	0.10	39
Net assets ins under subs / Cons assets .....	0.03	0.00	92	0.03	0.01	89	0.04	0.00	90	0.03	0.01	89	0.03	0.02	87
Life insurance assets / Tier 1 cap + ALLL.....	8.67	10.03	47	9.18	10.07	50	9.84	10.25	51	9.54	10.25	51	9.44	9.14	54
<b>BROKER-DEALER ACTIVITIES</b>															
Net assets of broker-dealer subs (\$000) .....	337,885,000			360,730,000			338,674,000			471,316,000			374,096,000		
Net assets broker-dealer subs / Cons asts.....	14.37	0.75	92	14.02	0.54	94	14.02	0.42	94	19.98	0.40	95	16.51	1.28	91

BHC Name JPMORGAN CHASE & CO.  
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## Foreign Activities

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011			
FOREIGN ACTIVITIES: (\$000)																
Total foreign loans and leases.....		90,633,000			99,985,000			112,246,000			112,980,000			95,252,000		
Real estate loans.....		3,674,000			3,285,000			3,497,000			2,295,000			1,856,000		
Commercial and industrial loans.....		31,087,000			33,401,000			33,302,000			36,826,000			33,861,000		
Loans to dep inst & other banks accept.....		12,938,000			15,655,000			18,933,000			20,891,000			25,228,000		
Loans to foreign govts and inst.....		901,000			972,000			1,031,000			115,000			83,000		
Loans to individuals.....		1,778,000			1,888,000			2,380,000			2,612,000			2,643,000		
Agricultural loans.....		287,000			144,000			223,000			341,000			327,000		
Other foreign loans.....		39,967,000			44,640,000			52,880,000			49,864,000			31,219,000		
Lease financing receivables .....		1,000			0			0			36,000			35,000		
Debt securities.....		57,709,000			81,751,000			88,973,000			116,819,000			97,811,000		
Interest-bearing bank balances.....		46,885,000			39,503,000			39,344,000			33,268,000			33,981,000		
Total selected foreign assets .....		195,227,000			221,239,000			240,563,000			263,067,000			227,044,000		
Total foreign deposits.....		223,990,000			282,519,000			271,510,000			261,167,000			276,272,000		
Interest-bearing deposits .....		209,501,000			263,441,000			253,899,000			243,322,000			257,482,000		
Non-interest-bearing deposits.....		14,489,000			19,078,000			17,611,000			17,845,000			18,790,000		
ANALYSIS RATIOS:	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
Yield: Foreign loans .....	2	1.13	78	2.02	1.18	72	2.09	1.62	65	2.61	2.25	67	2.75	2.39	71	
Cost: Interest-bearing deposits.....	0.21	0.26	53	0.33	0.28	72	0.42	0.37	71	0.55	0.46	78	0.83	0.50	81	
NET LOSSES AS % OF FOREIGN LNS BY TYPE:																
Real estate loans .....		5.92			0.12	20		0.31		1.65	28		0.26	3.40	44	
Commercial and industrial loans.....		0.01	0.56	19	0.05	0.21	33			9.35			0.50		0.45	
Foreign governments and inst .....		0.00	0.00	52	0.00	0.00	50		0.00	50		0.00	0.00	-0.11	53	
GROWTH RATES:																
Net loans and leases.....		-9.35	-0.33	39	-10.92	36.01	17	-0.65	20.07	35	18.61	15.08	67	39.91	37.19	75
Total selected assets .....		-11.76	0.96	33	-8.03	86.15	23	-8.55	14.99	28	15.87	18.65	61	42.44	60.44	74
Deposits.....		-20.72	-31.67	42	4.05	-5.47	68	3.96	3.16	54	-5.47	-6.60	43	12.04	-12.83	76

**Servicing, Securitization and Asset Sale Activities—Part 1**

	12/31/2015	09/30/2015	06/30/2015	03/31/2015	12/31/2014	Percent Change
						1-qtr
						1-yr
<b>ACTIVITY: (\$000)</b>						
Securitization activities .....	251,931,000	264,836,000	272,314,000	310,115,000	320,282,000	-4.87 -21.34
1-4 family residential loans .....	200,606,000	211,984,000	217,988,000	239,331,000	247,001,000	-5.37 -18.78
Home equity lines .....	139,000	150,000	120,000	125,000	178,000	-7.33 -21.91
Credit card receivables .....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases .....	51,186,000	52,702,000	54,206,000	70,659,000	73,103,000	-2.88 -29.98
Retained interest-only strips .....	0	0	0	0	0	
1-4 family residential loans .....	0	0	0	0	0	
Home equity lines .....	0	0	0	0	0	
Credit card receivables .....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases .....	0	0	0	0	0	
Retained credit enhancements .....	6,547,000	7,081,000	7,120,000	8,228,000	9,214,000	-7.54 -28.95
1-4 family residential loans .....	734,000	727,000	865,000	1,000,000	594,000	0.96 23.57
Home equity lines .....	12,000	12,000	2,000	3,000	24,000	0.00 -50
Credit card receivables .....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases .....	5,801,000	6,342,000	6,253,000	7,225,000	8,596,000	-8.53 -32.52
Total retained credit exposure .....	6,547,000	7,081,000	7,120,000	8,228,000	9,214,000	-7.54 -28.95
Unused commit to provide liq (servicer adv) .....	36,000	37,000	38,000	0	0	-2.70
Seller's interest in securities & loans .....	0	0	0	0	0	
Home equity lines .....	0	0	0	0	0	
Credit card receivables .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
Asset-backed commercial paper conduits .....	32,646,000	28,472,000	28,938,000	29,300,000	30,225,000	14.66 8.01
Cr exp from conduits by bank or oth inst .....	12,046,000	9,829,000	10,014,000	9,531,000	9,708,000	22.56 24.08
Liq commit from conduits by bank or oth .....	20,600,000	18,643,000	18,924,000	19,769,000	20,517,000	10.50 0.40

	12/31/2015	09/30/2015	06/30/2015	03/31/2015	12/31/2014
<b>ACTIVITY % OF TOTAL ASSETS:</b>					
Securitization activities .....	10.71	10.96	11.12	12.03	12.45
1-4 family residential loans .....	8.53	8.77	8.90	9.29	9.60
Home equity lines .....	0.01	0.01	0.00	0.00	0.01
Credit card receivables .....	0.00	0.00	0.00	0.00	0.00
Auto loans .....	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial loans .....	0.00	0.00	0.00	0.00	0.00
All other loans and leases .....	2.18	2.18	2.21	2.74	2.84
Asset-backed commercial paper conduits .....	1.39	1.18	1.18	1.14	1.17
Cr exp, conduits by bank or oth inst .....	0.51	0.41	0.41	0.37	0.38
Liq commit, conduits by bank or oth .....	0.88	0.77	0.77	0.77	0.80
<b>PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS):</b>					
1-4 family residential loans .....	36.31	36.70	36.07	36.36	35.76
Home equity lines .....	4.90	5.11	5.32	5.45	5.58
Credit card receivables .....	11.04	10.74	10.72	10.38	10.87
Auto loans and other consumer loans .....	5.40	6.07	6.04	5.88	5.84
Commercial and industrial loans .....	12.92	12.49	12.92	12.21	11.95
All other loans and leases .....	29.42	28.88	28.94	29.73	30

**Servicing, Securitization and Asset Sale Activities—Part 2**

	<u>12/31/2015</u>	<u>09/30/2015</u>	<u>06/30/2015</u>	<u>03/31/2015</u>	<u>12/31/2014</u>	
						<u>Percent Change</u>
						<u>1-qtr</u>
PCT TOT SECURITIZATION ACTIVITIES						
BY TYPE:						
Retained interest-only strips .....	0.00	0.00	0.00	0.00	0.00	0.00
1-4 family residential loans .....	0.00	0.00	0.00	0.00	0.00	0.00
Home equity lines .....	0.00	0.00	0.00	0.00	0.00	0.00
Credit card receivables .....						
Auto loans .....						
Commercial and industrial loans .....						
All other loans and leases .....	0.00	0.00	0.00	0.00	0.00	0.00
Retained credit enhancements .....	2.60	2.67	2.61	2.65	2.88	
1-4 family residential loans .....	0.37	0.34	0.40	0.42	0.24	
Home equity lines .....	8.63	8	1.67	2.40	13.48	
Credit card receivables .....						
Auto loans .....						
Commercial and industrial loans .....						
All other loans and leases .....	11.33	12.03	11.54	10.23	11.76	
Unused commit to prov liq (servicer adv) .....	0.01	0.01	0.01	0.00	0.00	
Seller's interest in securities & loans .....	0.00	0.00	0.00	0.00	0.00	
Home equity lines .....	0.00	0.00	0.00	0.00	0.00	
Credit card receivables .....						
Commercial and industrial loans .....						
PERCENT OF TIER 1 CAPITAL:						
Total retained credit exposure .....	3.27	3.55	3.66	4.36	4.95	
Retained interest-only strips .....	0.00	0.00	0.00	0.00	0.00	
Retained credit enhancements .....	3.27	3.55	3.66	4.36	4.95	
Tot ret cr exp & asset sale credit exp .....	15.39	15.58	17.43	19.30	19.32	
 (\$000)	<u>12/31/2015</u>	<u>09/30/2015</u>	<u>06/30/2015</u>	<u>03/31/2015</u>	<u>12/31/2014</u>	<u>Percent Change</u>
 30-89 DAYS PD SECURITIZED ASSETS:						
1-4 family residential loans .....	6,068,000	6,213,000	5,908,000	6,237,000	7,442,000	-2.33 -18.46
Home equity lines .....	5,000	6,000	5,000	4,000	6,000	-16.67 -16.67
Credit card receivables .....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases .....	390,000	392,000	317,000	375,000	369,000	-0.51 5.69
Total 30-89 days PD securitized assets .....	6,463,000	6,611,000	6,230,000	6,616,000	7,817,000	-2.24 -17.32
 90 DAYS+ PD SECURITIZED ASSETS: (\$000)						
1-4 family residential loans .....	13,619,000	14,382,000	15,484,000	16,320,000	17,485,000	-5.31 -22.11
Home equity lines .....	7,000	9,000	7,000	8,000	10,000	-22.22 -30
Credit card receivables .....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases .....	732,000	738,000	537,000	768,000	955,000	-0.81 -23.35
Total 90 days+ PD securitized assets .....	14,358,000	15,129,000	16,028,000	17,096,000	18,450,000	-5.10 -22.18
Total past due securitized assets .....	20,821,000	21,740,000	22,258,000	23,712,000	26,267,000	-4.23 -20.73
 NET LOSSES ON SECURITIZED ASSETS: (\$000)						
1-4 family residential loans .....	3,292,000	2,641,000	1,725,000	798,000	4,021,000	24.65 -18.13
Home equity lines .....	5,000	4,000	3,000	2,000	6,000	25 -16.67
Credit card receivables .....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases .....	160,000	228,000	85,000	53,000	806,000	-29.82 -80.15
Total net losses on securitized assets .....	3,457,000	2,873,000	1,813,000	853,000	4,833,000	20.33 -28.47

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR  
Page 19**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2015	09/30/2015	06/30/2015	03/31/2015	12/31/2014
<b>30–89 DAYS PD SEC ASSETS % OF TYPE:</b>					
1–4 family residential loans .....	3.02	2.93	2.71	2.61	3.01
Home equity lines .....	3.60	4	4.17	3.20	3.37
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0.76	0.74	0.58	0.53	0.50
Total 30–89 days PD securitized assets.....	2.57	2.50	2.29	2.13	2.44
<b>90+ DAYS PD SEC ASSETS % OF TYPE:</b>					
1–4 family residential loans .....	6.79	6.78	7.10	6.82	7.08
Home equity lines .....	5.04	6	5.83	6.40	5.62
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	1.43	1.40	0.99	1.09	1.31
Total 90+ days PD securitized assets.....	5.70	5.71	5.89	5.51	5.76
<b>TOTAL PD SEC ASSETS % OF SEC ASSETS .....</b>	<b>8.26</b>	<b>8.21</b>	<b>8.17</b>	<b>7.65</b>	<b>8.20</b>
<b>NET LOSS ON SEC ASSETS % OF TYPE:</b>					
1–4 family residential loans .....	1.64	1.66	1.58	1.33	1.63
Home equity lines .....	3.60	3.56	5	6.40	3.37
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0.31	0.58	0.31	0.30	1.10
Total net losses on sec assets.....	1.37	1.45	1.33	1.10	1.51
<b>30–89 DAYS PD MANAGED ASSETS % OF TYPE:</b>					
1–4 family residential loans .....	2.48	2.49	2.44	2.48	2.90
Home equity lines .....	1.01	0.94	0.88	0.89	1.03
Credit card receivables .....	0.72	0.74	0.65	0.68	0.72
Commercial and industrial loans .....	0.24	0.25	0.21	0.35	0.54
All other loans and leases .....	0.75	0.72	0.67	0.62	0.79
Total managed loans PD 30–89 days.....	1.32	1.33	1.26	1.28	1.52
<b>90+ DAYS PD MANAGED ASSETS % OF TYPE:</b>					
1–4 family residential loans .....	4.68	4.85	5.36	5.68	6.11
Home equity lines .....	1.20	1.25	1.28	1.31	1.29
Credit card receivables .....	0.72	0.65	0.63	0.72	0.69
Commercial and industrial loans .....	0.07	0.07	0.07	0.05	0.06
All other loans and leases .....	0.28	0.30	0.24	0.31	0.36
Total managed loans PD 90+ days.....	1.94	2.03	2.16	2.33	2.47
<b>TOTAL PAST DUE MANAGED ASSETS .....</b>	<b>3.27</b>	<b>3.35</b>	<b>3.42</b>	<b>3.61</b>	<b>3.99</b>
<b>NET LOSSES ON MANAGED ASSETS % OF TYPE:</b>					
1–4 family residential loans .....	0.84	0.90	0.92	0.84	1.05
Home equity lines .....	0.42	0.44	0.44	0.46	0.61
Credit card receivables .....	2.39	2.48	2.54	2.58	2.65
Commercial and industrial loans .....	0.23	0.21	0.21	0.22	0.27
All other loans and leases .....	0.19	0.22	0.17	0.19	0.39
<b>NET LOSSES ON MANAGED ASSETS .....</b>	<b>0.68</b>	<b>0.72</b>	<b>0.71</b>	<b>0.69</b>	<b>0.87</b>

BHC Name JPMORGAN CHASE & CO.

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City/State NEW YORK, NYFR Dist: 2 Peer: 1

## Parent Company Income Statement

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011	Percent Change	
						1-yr	5-yr
<b>OPERATING INCOME: (\$000)</b>							
Income from bank subsidiaries.....	9,754,000	1,049,000	1,932,000	3,685,000	7,725,000	829.84	-42.53
Dividends .....	8,000,000	0	1,000,000	2,000,000	6,000,000		-48.57
Interest.....	317,000	263,000	614,000	827,000	918,000	20.53	-57.22
Management and service fees.....	775,000	713,000	551,000	572,000	807,000	8.70	14.31
Other income .....	662,000	73,000	-233,000	286,000	0	806.85	
Income from nonbank subsidiaries.....	6,896,000	15,560,000	3,083,000	3,393,000	2,924,000	-55.68	363.44
Dividends .....	8,172,000	14,716,000	876,000	1,972,000	2,651,000	-44.47	776.82
Interest.....	125,000	116,000	142,000	214,000	181,000	7.76	-48.77
Management and service fees.....	675,000	676,000	650,000	578,000	88,000	-0.15	116.35
Other income .....	-2,076,000	52,000	1,415,000	629,000	4,000		
Income from subsidiary BHCs.....	2,653,000		175,000	2,909,000	4,854,000		164.77
Dividends .....	2,653,000		175,000	2,828,000	4,852,000		165.30
Interest.....			0	0	0		
Management and service fees.....			0	0	0		
Other income .....			0	81,000	2,000		
Total income from subsidiaries.....	19,303,000	16,609,000	5,190,000	9,987,000	15,503,000	16.22	-0.82
Securities gains (losses).....	0	7,000	-1,000	54,000	7,000	-100	-100
Other operating income.....	2,116,000	968,000	-763,000	1,044,000	407,000	118.60	220.61
Total operating income.....	21,419,000	17,584,000	4,426,000	11,085,000	15,917,000	21.81	6.32
<b>OPERATING EXPENSES: (\$000)</b>							
Personnel expenses.....	419,000	-253,000	332,000	370,000	112,000		2.20
Interest expense.....	3,720,000	3,645,000	4,031,000	4,679,000	4,447,000	2.06	-1.64
Other expenses .....	2,378,000	2,128,000	9,871,000	2,995,000	1,835,000	11.75	32.77
Provision for loan and lease losses.....	20,000	-12,000	15,000	96,000	-62,000		
Total operating expenses.....	6,537,000	5,508,000	14,249,000	8,140,000	6,332,000	18.68	12.38
Income (loss) before taxes.....	14,882,000	12,076,000	-9,823,000	2,945,000	9,585,000	23.24	3.86
Applicable income taxes (credit).....	-1,639,000	-1,430,000	-4,301,000	-1,665,000	-1,089,000		
Extraordinary items.....	20,000	-12,000	15,000	96,000	-62,000		
Income before undist inc of subs .....	16,521,000	13,506,000	-5,522,000	4,610,000	10,674,000	22.32	11.33
Equity in undistributed inc of subs .....	7,921,000	8,256,000	23,445,000	16,674,000	8,302,000	-4.06	213.08
Bank subsidiaries.....	8,882,000	14,779,000	14,439,000	11,955,000	6,456,000	-39.90	
Nonbank subsidiaries .....	1,360,000	-9,005,000	5,398,000	4,438,000	2,382,000		-67.73
Subsidiary BHCs.....	-2,321,000	2,482,000	3,608,000	281,000	-536,000		
Net income (loss).....	24,442,000	21,762,000	17,923,000	21,284,000	18,976,000	12.32	40.71
<b>MEMORANDA:</b>							
Bank net income.....	16,882,000	14,779,000	15,439,000	13,955,000	12,456,000	14.23	42.74
Nonbank net income.....	9,532,000	5,711,000	6,274,000	6,410,000	5,033,000	66.91	85.23
Subsidiary BHCs' net income .....	332,000	2,482,000	3,783,000	3,109,000	4,316,000	-86.62	-89.09

**Parent Company Balance Sheet**

	12/31/2015		% of Total	12/31/2014		% of Total	12/31/2013		% of Total	12/31/2012		12/31/2011		Percent Change	
															1-yr
			Total			Total									5-yr
<b>ASSETS: (\$000)</b>															
Investment in bank subs.....	231,992,000	51.12		226,733,000	47.02		195,587,000	43.06		189,646,000		178,168,000	2.32	51.59	
Common and preferred stock.....	195,594,000	43.10		186,008,000	38.57		169,130,000	37.24		146,078,000		130,829,000	5.15	58.34	
Exc cost over fair value.....	17,000	0.00		17,000	0.00		17,000	0.00		21,000		23,000	0.00	-19.05	
Loans, adv, notes, & bonds.....	30,500,000	6.72		33,459,000	6.94		19,900,000	4.38		33,509,000		37,909,000	-8.84	47.62	
Other receivables.....	5,881,000	1.30		7,249,000	1.50		6,540,000	1.44		10,038,000		9,407,000	-18.87	-33.41	
Investment in nonbank subs.....	102,177,000	22.52		103,236,000	21.41		127,195,000	28		134,869,000		131,601,000	-1.03	-10.94	
Common and preferred stock.....	33,621,000	7.41		39,844,000	8.26		49,999,000	11.01		45,305,000		42,231,000	-15.62	-11.52	
Exc cost over fair value.....	591,000	0.13		591,000	0.12		997,000	0.22		997,000		1,004,000	0.00	-42.57	
Loans, adv, notes, & bonds.....	58,480,000	12.89		51,262,000	10.63		68,468,000	15.07		80,915,000		82,372,000	14.08	-18.13	
Other receivables.....	9,485,000	2.09		11,539,000	2.39		7,731,000	1.70		7,652,000		5,994,000	-17.80	122.39	
Investment in sub BHCs .....	30,016,000	6.61		30,782,000	6.38		27,802,000	6.12		24,200,000		26,333,000	-2.49	9.76	
Common and preferred stock.....	30,002,000	6.61		30,782,000	6.38		27,802,000	6.12		24,198,000		26,331,000	-2.53	9.71	
Exc cost over fair value.....	0	0.00		0	0.00		0	0.00		0		0			
Loans, adv, notes, & bonds.....	0	0.00		0	0.00		0	0.00		0		0			
Other receivables.....	14,000	0.00		0	0.00		0	0.00		2,000		2,000		1,300	
<b>ASSETS EXCLUDING INV IN SUBS:</b>															
Net loans and leases .....	1,887,000	0.42		2,260,000	0.47		2,829,000	0.62		2,101,000		1,879,000	-16.50	2.06	
Securities .....	3,154,000	0.70		3,322,000	0.69		15,229,000	3.35		3,541,000		3,657,000	-5.06	-0.69	
Sec purchased (rev repos).....	0	0.00		0	0.00		0	0.00		0		0			
Cash & due fr affil dep inst.....	65,842,000	14.51		96,051,000	19.92		65,061,000	14.32		75,589,000		91,635,000	-31.45	-41.50	
Cash & due fr unrel dep inst.....	31,000	0.01		43,000	0.01		46,000	0.01		149,000		119,000	-27.91	29.17	
Premises, furn, fix & equip.....	1,000	0.00		1,000	0.00		1,000	0.00		1,000		0	0.00	0.00	
Intangible assets.....	0	0.00		0	0.00		0	0.00		0		0			
Other assets .....	18,678,000	4.12		19,794,000	4.10		20,445,000	4.50		19,168,000		21,334,000	-5.64	-17.71	
Bal due fr subs & rel inst.....	0	0.00		0	0.00		0	0.00		0		0			
Total assets .....	453,778,000	100.00		482,222,000	100.00		454,195,000	100.00		449,264,000		454,726,000	-5.90	4.22	
<b>LIABILITIES AND CAPITAL:</b>															
Deposits .....	0	0.00		0	0.00		0	0.00		0		0			
Securities sold (repos).....	0	0.00		0	0.00		0	0.00		0		0			
Commercial paper .....	0	0.00		42,292,000	8.77		48,070,000	10.58		55,367,000		51,631,000	-100	-100	
Other borrowings 1 yr or less .....	30,894,000	6.81		27,705,000	5.75		30,895,000	6.80		23,567,000		46,198,000	11.51	-21.01	
Borrowings with mat over 1 yr .....	134,698,000	29.68		130,629,000	27.09		118,592,000	26.11		121,556,000		114,319,000	3.11	7.57	
Subordinated notes and deb .....	17,363,000	3.83		20,172,000	4.18		19,764,000	4.35		19,753,000		21,121,000	-13.93	-27.64	
Other liabilities .....	11,939,000	2.63		11,917,000	2.47		11,367,000	2.50		8,208,000		7,653,000	0.18	63.50	
Bal due to sub & rel inst.....	11,311,000	2.49		17,442,000	3.62		14,329,000	3.15		16,744,000		30,231,000	-35.15	-60.08	
Total liabilities.....	206,205,000	45.44		250,157,000	51.88		243,017,000	53.50		245,195,000		271,153,000	-17.57	-20.48	
Equity Capital .....	247,573,000	54.56		232,065,000	48.12		211,178,000	46.50		204,069,000		183,573,000	6.68	40.58	
Perpetual pfd stk (inc surplus).....	26,068,000	5.74		20,063,000	4.16		11,158,000	2.46		9,058,000		7,800,000	29.93	234.21	
Common stock.....	4,105,000	0.90		4,105,000	0.85		4,105,000	0.90		4,105,000		4,105,000	0.00	0.00	
Common surplus.....	92,500,000	20.38		93,269,000	19.34		93,828,000	20.66		94,604,000		95,602,000	-0.82	-5.05	
Retained earnings.....	146,420,000	32.27		130,315,000	27.02		115,756,000	25.49		104,223,000		88,315,000	12.36	97.87	
Accum oth comprehensive inc.....	192,000	0.04		2,190,000	0.45		1,19,000	0.26		4,102,000		944,000	-91.23	-80.82	
Oth equity capital components .....	-21,712,000	-4.78		-17,877,000	-3.71		-14,868,000	-3.27		-12,023,000		-13,193,000			
Total liab and equity capital .....	453,778,000	100.00		482,222,000	100.00		454,195,000	100.00		449,264,000		454,726,000	-5.90	4.22	
<b>MEMORANDA:</b>															
Loans and adv fr bank subs .....	3,747,000	0.83		5,021,000	1.04		1,598,000	0.35		0		173,000	-25.37	2,078.49	
Loans and adv fr nonbk subs .....	7,160,878	1.58		11,989,000	2.49		10,867,000	2.39		15,798,000		29,115,000	-40.27	-73.78	
NP to subs iss tr prf sec.....	3,776,000	0.83		5,276,000	1.09		5,276,000	1.16		10,328,000		19,797,000	-28.43	-81.09	
Loans and adv from sub BHCs.....	0	0.00		33,000	0.01		28,000	0.01		17,000		24,000	-100	-100	
Subord & LT debt 1 yr or less .....	3,173,000	0.70		4,027,000	0.84		2,903,000	0.64		3,268,000		1,123,000	-21.21	10.75	
Guar Ins to bks, nonbks, BHCs .....	3,857,000	0.85		5,558,000	1.15		5,683,000	1.25		11,942,000		20,933,000	-30.60	-82.78	

**Parent Company Analysis—Part 1**

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct									
<b>PROFITABILITY:</b>															
Net income / Avg equity capital .....	10.18	7.95	73	9.68	8.23	69	8.85	8.28	58	11.61	7.91	82	10.80	6.78	81
Bank net inc / Avg eq inv in banks.....	8.84	8.42	59	8.29	8.55	51	10.02	7.72	72	10.12	7.91	72	9.83	7.54	67
Nonbk net inc / Avg eq inv in nonbanks.....	25	6.36	91	12.14	6.24	74	12.93	6.01	81	14.36	5.13	82	11.81	4.59	77
Sub BHCs net inc / Avg eq inv in sub BHCs.....	1.09	7.06	20	8.47	7.14	61	14.59	8.78	87	12.54	8.47	78	15.87	6.79	92
Bank net income / Parent net income.....	69.07	78.61	23	67.91	72.88	29	86.14	69.34	38	65.57	72.74	32	65.64	79.98	26
Nonbank net income / Parent net income .....	39	6.83	91	26.24	7.61	85	35.01	12.21	82	30.12	11.07	81	26.52	6.07	88
Sub BHCs net inc / Parent net income.....	1.36	76.51	9	11.41	83.54	13	21.11	96.66	11	14.61	82.20	13	22.74	82.84	19
<b>LEVERAGE:</b>															
Total liabilities / Equity capital .....	83.29	21.12	91	107.80	21.84	94	115.08	28.43	92	120.15	30.15	92	147.71	32.75	92
Total debt / Equity capital.....	73.90	14.46	92	95.14	14.14	93	102.91	17.11	93	107.93	18.34	92	127.07	18.40	94
Tot debt + NP to subs Iss tr pref / Equity capital.....	75.42	17.04	92	97.42	17.05	93	105.41	20.42	93	112.99	22.61	92	137.86	24.81	94
Tot debt + Lns guaranteed for affl / Equity capital .....	75.46	14.83	92	97.54	14.75	93	105.60	18.41	93	113.78	20.21	92	138.47	20.86	92
Total debt / Eq cap – exc over fair value.....	74.08	14.60	92	95.39	14.28	93	103.41	17.17	93	108.47	18.44	92	127.79	18.52	94
Long-term debt / Equity capital .....	61.42	12.95	93	64.98	10.76	94	65.52	12.70	92	69.25	13.81	92	73.78	14.07	91
Short-term debt / Equity capital .....	12.48	1.23	93	30.16	2.43	94	37.39	2.95	94	38.68	2.47	94	53.29	3.85	97
Current portion of LT debt / Equity capital .....	1.28	0.26	86	1.74	0.33	86	1.37	0.21	89	1.60	0.50	85	0.61	0.25	84
Exc cost over fair value / Equity capital .....	0.25	0.16	81	0.26	0.13	83	0.48	0.10	85	0.50	0.12	85	0.56	0.18	84
Long-term debt / Consolidated LT debt .....	55.80	24.05	80	54.47	23.14	83	52.84	25.26	80	56.17	25.51	81	57.52	19.05	88
<b>DOUBLE LEVERAGE:</b>															
Equity investment in subs / Equity capital .....	104.95	102.41	62	110.85	102.66	81	117.41	104.36	84	106.14	106.52	56	109.18	107.31	64
Total investment in subs / Equity capital.....	147.10	108.88	91	155.45	109.31	93	166.01	113.06	93	170.88	114.89	92	183.09	117.67	92
Equity inv in subs / Eq cap, Qual TPS + Oth PS in T1 .....				109.75	99.17	86	114.56	100.49	88	101.09	101.21	58	98.66	99.98	54
Total inv in subs / Eq cap, Qual TPS + Oth PS in T1.....				153.91	105.36	93	161.98	107.81	94	162.74	108.80	93	165.45	109.41	92
<b>DOUBLE LEVERAGE PAYBACK:</b>															
Equity inv in subs – eq cap / Net inc (X).....	0.50	0.40	60	1.16	0.40	78	2.05	0.79	78	0.59	1.23	53	0.89	1.40	53
Equity inv in subs – eq cap / Net inc-div (X).....	0.75	1.65	36	1.73	2.30	58	3.19	2.19	69	0.79	3.33	28	1.18	2.98	34
<b>COVERAGE ANALYSIS:</b>															
Op inc-tax + noncash / Oper exp + div .....	158.47	147	61	149.30	145.21	60	57.16	173.51	14	100.74	152.89	36	153.68	119.92	71
Cash fl fr op + noncash + op ex / Op ex + div .....	164.59	143.73	65	138.25	149.64	51	73.11	169.33	17	120.11	160.13	48	172.98	126.35	71
Adj cash fl / Op exp + repaid LT debt + div.....	32.02	107.19	13	171.07	129.25	74	81.92	119.87	17	73.69	116.94	19	59.70	107.81	21
Pretax oper inc + int exp / Int expense .....	500.05	1,797.01	47	431.30	1,632.11	33	-143.69	1,806.84	6	162.94	1,388.83	40	315.54	-3,565.02	57
Pretax opinc + int exp + tr pref / Int exp + tr .....	488.87	1,262.93	42	415.63	1,142.02	32	-126.86	987.67	5	153.08	868.34	37	269.92	361.20	61
Div + int from subs / Int exp + div .....	164.41	161.35	63	139.15	159.36	51	26.94	199.32	8	77.98	202.49	27	160.36	161.34	62
Fees + other inc from subs / Sal + oth exp .....	1.29	14.52	63	80.75	14.59	90	23.36	11.67	79	63.77	9.12	93	46.28	13.20	79
Net inc / Curr part of LT debt + pfd div (X).....	5.21	56.52	23	4.22	43.35	26	4.83	52.81	22	5.44	106.19	26	10.83	182.98	41
<b>OTHER RATIOS:</b>															
Net assets repr in 1 yr / Total assets .....	5.13	4.88	60	1.95	4.22	42	3.60	4.03	53	4.65	3.25	61	-0.85	3.68	16
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>															
90+ days past due .....	0.05	0.02	85	0.18	0.08	86	0.35	0.02	95	1.34	0.09	91	6.49	0.28	95
Nonaccrual .....	0.00	7.58	33	0.00	8.31	34	0.00	4.82	35	0.00	7.11	34	0.00	15.04	37
Total .....	0.05	7.64	57	0.18	8.83	60	0.35	4.86	66	1.34	8.06	69	6.49	15.65	80
<b>GUARANTEED LOANS AS % OF EQUITY CAPITAL:</b>															
To bank subsidiaries .....	0.00	0.00	48	0.00	0.00	48	0.00	0.00	50	0.00	0.00	49	0.01	0.00	92
To nonbank subsidiaries .....	1.56	0.25	90	2.40	0.46	90	2.69	0.86	87	5.85	0.89	87	11.40	1.76	90
To subsidiary BHCs .....	0.00	0.00	49	0.00	0.00	49	0.00	0.00	49	0.00	0.00	49	0.00	0.00	48
Total .....	1.56	0.29	90	2.40	0.56	90	2.69	0.86	87	5.85	0.89	87	11.40	1.92	90
<b>AS A PCT OF CONSOLIDATED BHC ASSETS:</b>															
Nonbank assets of nonbank subsidiaries .....	17.99	4.39	84	19.37	3.85	87	20.57	5.82	84	23.32	8	81	20.77	5.73	85
Combined thrift assets.....	0.00	0.00	50	0.00	0.00	50	0.00	0.00	49	0.00	0.00	48	0.00	0.00	47
Combined foreign nonbank sub assets .....	0.70	0.33	88	1.09	0.20	90	1.28	0.49	87	1.40	0.69	87	1.33	0.66	88

BHC Name JPMORGAN CHASE &amp; CO.

FR BHCPR

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City/State NEW YORK, NY FR Dist: 2 Peer: 1

## Parent Company Analysis—Part 2

	12/31/2015			12/31/2014			12/31/2013			12/31/2012			12/31/2011		
	BHC	Peer 1	Pct												
<b>PAYOUT RATIOS - PARENT:</b>															
Div paid / Inc before undist inc .....	48.42	83.90	39	53.33	69.31	50		50.95		116.62	64.35	84	43.65	69.45	41
Dividends paid / Net income.....	32.73	28.06	55	33.10	27.42	57	35.65	27.33	68	25.26	25.15	53	24.55	24.90	56
Net income – dividends / Avg equity.....	6.85	5.29	69	6.48	5.69	65	5.70	5.85	49	8.68	5.50	80	8.15	4.71	80
<b>PERCENT OF DIVIDENDS PAID:</b>															
Dividends from bank subs .....	100.01	114.67	48	0.00	117.63	12	15.65	143.01	32	37.20	161	38	128.78	117.14	66
Dividends from nonbank subs .....	102.16	7.85	93	204.30	16.50	92	13.71	49.06	73	36.68	19.39	83	56.90	17.32	87
Dividends from subsidiary BHCs .....	33.17	13.24	85	0.00	19.97	41	2.74	27.64	81	52.60	35.97	81	104.14	44.17	80
Dividends from all subsidiaries .....	235.34	167.07	74	204.30	198.41	59	32.10	307.20	12	126.49	277.66	35	289.83	229.85	73
<b>PAYOUT RATIOS - SUBSIDIARIES:</b>															
<b>PERCENT OF BANK NET INCOME:</b>															
Dividends from bank subs.....	47.39	45.41	46	0.00	46.43	8	6.48	55.82	19	14.33	52.35	26	48.17	37.26	58
Interest income from bank subs.....	1.88	0.61	86	1.78	0.82	80	3.98	0.66	89	5.93	0.67	94	7.37	1.07	91
Mgt & service fees from bank subs.....	4.59	2.95	81	4.82	3.75	80	3.57	2.96	80	4.10	1.99	83	6.48	5.53	78
Other income from bank subs.....	3.92	0.02	97	0.49	0.01	94	-1.51	0.00	1	2.05	0.00	97	0.00	0.02	48
Operating income from bank subs .....	57.78	53.32	54	7.10	55.85	14	12.51	65.38	16	26.41	63.78	29	62.02	50.83	62
<b>PERCENT OF NONBANK NET INCOME:</b>															
Dividends from nonbank subs.....	85.73	67.71	61	257.68	46.97	95	13.96	47.06	39	30.76	46.23	50	52.67	67.04	56
Interest income from nonbank subs.....	1.31	5.61	51	2.03	4.33	65	2.26	8.36	62	3.34	8.57	64	3.60	15.70	56
Mgt & serv fees from nonbank subs .....	7.08	1.87	89	11.84	2.10	87	10.36	2.70	84	9.02	4.75	82	1.75	2.98	81
Other income from nonbank subs.....	-21.78	0.49	2	0.91	0.43	90	22.55	0.14	96	9.81	0.19	95	0.08	0.52	84
Operating inc from nonbank subs .....	72.35	116.28	52	272.46	67.86	92	49.14	71.58	50	52.93	97.04	43	58.10	107.01	47
<b>PERCENT OF SUB BHCs' NET INCOME:</b>															
Dividends from subsidiary BHCs .....	799.10	65.66	95	0.00	48.92	13	4.63	37.61	26	90.96	49.24	76	112.42	47.86	82
Interest inc from subsidiary BHCs.....	0.00	0.20	33	0.00	0.96	30	0.00	0.22	28	0.00	0.28	31	0.00	1.02	28
Mgt & serv fees from sub BHCs.....	0.00	0.62	42	0.00	0.93	41	0.00	0.91	38	0.00	0.92	40	0.00	1.15	39
Other income from subsidiary BHCs.....	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	2.61	0.00	96	0.05	0.00	95
Operating income from sub BHCs .....	799.10	109.82	90	0.00	66.14	6	4.63	39.60	23	93.57	51.87	73	112.47	51.44	82
<b>DEPENDENCE ON SUBSIDIARIES:</b>															
<b>PERCENT OF TOTAL OPERATING INCOME:</b>															
Dividends from bank subsidiaries .....	37.35	52.69	38	0.00	53.75	15	22.59	47.64	43	18.04	42.98	44	37.70	37.13	53
Interest income from bank subs.....	1.48	0.84	80	1.50	0.78	83	13.87	0.74	96	7.46	1.17	89	5.77	2.30	85
Mgt & serv fees from bank subs .....	3.62	3.21	79	4.05	2.64	82	12.45	1.47	92	5.16	1.48	85	5.07	5.07	79
Other income from bank subs.....	3.09	0.09	93	0.42	0.06	92	-5.26	0.05	2	2.58	0.00	96	0.00	0.00	48
Operating income from bank subs .....	45.54	63.11	34	5.97	64.63	23	43.65	58.38	38	33.24	50.87	43	48.53	52.88	44
Dividends from nonbank subs.....	38.15	5.22	91	83.69	3.54	96	19.79	6.52	85	17.79	6.48	81	16.66	6.77	82
Interest income from nonbank subs.....	0.58	2.20	73	0.66	0.91	75	3.21	1.15	83	1.93	2.49	79	1.14	3.16	66
Mgt & serv fees from nonbank subs .....	3.15	0.16	93	3.84	0.29	91	14.69	0.38	97	5.21	0.39	93	0.55	0.31	84
Other income from nonbank subs.....	-9.69	0.12	2	0.30	0.13	88	31.97	0.03	97	5.67	0.07	97	0.03	0.03	88
Operating inc from nonbank subs .....	32.20	11.67	82	88.49	8.96	95	69.66	11.47	91	30.61	13.08	79	18.37	13.76	69
Dividends from subsidiary BHCs .....	12.39	7.18	83	0.00	8.65	40	3.95	10.03	81	25.51	10.75	81	30.48	10.01	82
Interest income from subsidiary BHCs.....	0.00	0.01	45	0.00	0.02	44	0.00	0.04	42	0.00	0.08	42	0.00	0.26	41
Mgt & serv fees from sub BHCs.....	0.00	0.00	48	0.00	0.00	47	0.00	0.00	46	0.00	0.00	46	0.00	0.00	45
Other income from subsidiary BHCs.....	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.73	0.00	98	0.01	0.00	98
Operating income from sub BHCs .....	12.39	7.90	82	0.00	9.52	38	3.95	10.99	80	26.24	12.34	79	30.50	12.02	81
Loans and adv from subs / St debt .....	35.31	118.43	42	24.35	100.26	37	15.82	101.37	44	20.04	188.63	31	29.96	302.33	24
Loans and adv from subs / Total debt.....	5.96	30.54	41	7.72	26.79	40	5.75	31.33	38	7.18	28.76	36	12.57	58.39	36