

Ticker: JPM US Equity

Periodicity: Annuals

Currency: USD

Note: Years shown on the report are Fiscal Years

Company: JPMorgan Chase & Co

Filing: Most Recent

### Profitability

For the period ending	Original:2012 A 2012-12-31	Original:2011 A 2011-12-31	Original:2010 A 2010-12-31	Original:2009 A 2009-12-31	Original:2008 A 2008-12-31	Original:2007 A 2007-12-31	Original:2006 A 2006-12-31	Restated:2005 A 2005-12-31	Original:2004 A 2004-12-31	Original:2003 A 2003-12-31
<b>Returns</b>										
Return on Common Equity	10.72	10.21	9.69	6.01	3.82	12.86	12.96	7.98	5.87	15.43
Return on Assets	0.92	0.87	0.84	0.56	0.30	1.05	1.13	0.72	0.46	0.88
Return on Capital	2.42	2.10	1.91	1.36	0.74	2.51	2.67	1.68	1.08	1.98
<b>Margins</b>										
Operating Margin	33.19	30.83	30.72	17.15	5.43	31.36	32.58	26.00	28.12	30.34
Incremental Operating Margin		-28.83	633.98	40.90	-454.66	23.96	79.69	17.44	20.48	132.65
Pretax Margin	29.80	27.51	24.21	16.00	4.12	31.95	33.05	22.03	14.37	30.04
Income before XO Margin	21.94	19.52	16.91	11.60	5.50	21.53	22.28	15.36	10.36	20.13
Net Income Margin	21.94	19.52	16.91	11.68	8.33	21.53	23.58	15.78	10.36	20.13
Net Income to Common Margin	20.49	18.07	15.35	8.74	7.33	21.53	23.57	15.76	10.24	19.97
<b>Additional</b>										
Effective Tax Rate	26.40	29.06	30.13	27.48		32.62	32.58	30.28	27.90	33.00
Dvd Payout Ratio	23.79	22.94	5.30	9.43	186.21	33.62	35.62	58.62	88.04	42.56
Sustainable grw rt	8.17	7.87	9.17	5.44	-3.29	8.54	8.34	3.30	0.70	8.86

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### Basel Ratios

For the period ending	Original 2012 A 2012-12-31	Original 2011 A 2011-12-31	Original 2010 A 2010-12-31	Original 2009 A 2009-12-31	Original 2008 A 2008-12-31	Original 2007 A 2007-12-31	Original 2006 A 2006-12-31	Restated 2005 A 2005-12-31	Original 2004 A 2004-12-31	Original 2003 A 2003-12-31
<b>Basel Indicators</b>										
Basel Level Adopted Indicator	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		
<b>Regulatory Ratios</b>										
Tier 1 Common Equity Ratio	11.00	10.10	9.80	8.80	7.00	7.00	7.30	7.00		
Tier 1 Risk-Based Capital Ratio	12.60	12.30	12.10	11.10	10.90	8.40	8.70	8.50	8.70	8.50
Total cap ratio	15.30	15.40	15.50	14.80	14.80	12.60	12.30	12.00	12.20	11.80
Liquidity Coverage Ratio	83.00									
<b>Regulatory Capital</b>										
Tier 1 Common Equity	140,342.00	122,916.00	114,763.00	105,284.00	86,908.00					
Tier 1 Capital	160,002.00	150,384.00	142,450.00	132,971.00	136,104.00	88,746.00	81,055.00	72,474.00	68,621.00	43,167.00
Risk based cap	194,036.00	188,088.00	182,216.00	177,073.00	184,720.00	132,242.00	115,265.00	102,437.00	96,807.00	59,816.00
Risk-Weighted Assets	1,270,378.00	1,221,198.00	1,174,978.00	1,198,006.00	1,244,659.00	1,051,879.00	935,909.00	850,643.00	791,373.00	507,456.00
<b>Estimated Basel III</b>										
Est Basel III Tier 1 CE Ratio Fully Phased In	8.70	7.90								
Est Basel III RWA	1,647,903.00	1,545,801.00								
<b>Capital</b>										
Tangible Common Equity	144,601.00	124,378.00	115,413.00	104,235.00	81,337.00	71,852.00	63,298.00	55,344.00	56,385.00	34,935.00
Tangible Common Equity Ratio	6.26	5.62	5.59	5.27	3.83	4.76	4.87	4.82	5.09	4.59
Tangible Common Equity to Risk-Weighted Assets	11.38	10.18	9.82	8.70	6.53	6.83	6.76	6.51	7.12	6.88
Tot loan/tot dep	61.48	64.17	74.48	67.51	73.81	70.12	75.63	80.88	83.20	67.24
Leverage Ratio	7.10	6.80	7.00	6.90	6.90	6.00	6.20	6.30	6.20	5.60
Adjusted Average Total Assets	2,243,242.00	2,202,087.00	2,024,515.00	1,933,767.00	1,966,895.00	1,473,541.00	1,308,699.00	1,152,546.00	1,102,456.00	765,910.00

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	2012 A	%	2011 A	%	2010 A	%	2009 A	%	2008 A	%
For the period ending	2012-12-31	2012-12-31	2011-12-31	2011-12-31	2010-12-31	2010-12-31	2009-12-31	2009-12-31	2008-12-31	2008-12-31
Retail Financial			3,081.00	10.53	4,440.00	17.11	4.00	0.03	1,538.00	23.43
Services										
Real Estate	5,332.00	11.21	-504.00	-1.72	-4,311.00	-16.61				
Portfolios										
Retail Banking	5,101.00	10.72	6,389.00	21.84	6,313.00	24.32	6,451.00	48.95	4,929.00	75.08
Other										
Home Finance										
Middle Markets										
Auto Finance										
Cardmember										
Services										
Regional Banking										
Group										
Consumer Lending			-3,797.00	-12.98	2,438.00	9.39	-6,447.00	-48.92	-3,391.00	-51.65
Pretax Income			10,444.00	100.00	10,152.00	100.00	10,429.00	100.00	-3,524.00	
Investment Bank			10,444.00	100.00	10,152.00	100.00	10,429.00	100.00	-3,524.00	100.00
Net Income	21,284.00	100.00	18,976.00	100.00	17,370.00	100.00	11,728.00	100.00	5,605.00	100.00
Consumer &	10,611.00	45.41								
Community Banking										
Retail Financial	6,604.00	28.26								
Services										
Mortgage Banking	3,341.00	14.30	-306.00	-1.68	-2,493.00	-15.47				
Retail Banking	3,263.00	13.96	3,816.00	21.00	3,614.00	22.43	3,903.00	44.87	2,982.00	59.07
Card Services	4,007.00	17.15								
Card Services	3,344.00	14.31	3,876.00	21.33						
Auto	663.00	2.84	668.00	3.68						
Corporate &	8,406.00	35.98								
Investment Bank										
Commercial Banking	2,646.00	11.32	2,367.00	13.02	2,084.00	12.93	1,271.00	14.61	1,439.00	28.51
Asset Management	1,703.00	7.29	1,592.00	8.76	1,710.00	10.61	1,430.00	16.44	1,357.00	26.88
Corporate	-2,082.00		802.00		1,258.00		3,030.00		557.00	
JPMorgan Partners										
Treasury & Securities			1,204.00	6.62	1,079.00	6.70	1,226.00	14.10	1,767.00	35.00
Services										
Investment Bank			6,789.00	37.36	6,639.00	41.21	6,899.00	79.32	-1,175.00	-23.28
Card Services & Auto			4,544.00	25.00	2,074.00	12.87	-2,225.00	-25.58	780.00	15.45
Card Services	3,344.00	14.31	3,876.00	21.33						
Auto	663.00	2.84	668.00	3.68						
Retail Financial			1,678.00	9.23	2,526.00	15.68	97.00	1.12	880.00	17.43
Services										
Real Estate	3,341.00	14.30	-306.00	-1.68	-2,493.00	-15.47				
Portfolios										
Retail Banking	3,263.00	13.96	3,816.00	21.00	3,614.00	22.43	3,903.00	44.87	2,982.00	59.07
Other										
Home Finance										
Middle Markets										
Auto Finance										
Cardmember										
Services										
Regional Banking										
Group										
Consumer Lending			-1,832.00	-10.08	1,405.00	8.72	-3,806.00	-43.76	-2,102.00	-41.64
Salaries Wages and	11,313.00	100.00	11,704.00	100.00	9,727.00	100.00	9,334.00	100.00	7,701.00	100.00
Employee Benefits										

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