

Financial Highlights

As of or for the year ended December 31,

(in millions, except per share, ratio and headcount data)

	2007	2006
Reported basis ^(a)		
Total net revenue	\$ 71,372	\$ 61,999
Provision for credit losses	6,864	3,270
Total noninterest expense	41,703	38,843
Income from continuing operations	15,365	13,649
Net income	\$ 15,365	\$ 14,444
<i>Per common share:</i>		
Basic earnings per share		
Income from continuing operations	\$ 4.51	\$ 3.93
Net income	4.51	4.16
Diluted earnings per share		
Income from continuing operations	\$ 4.38	\$ 3.82
Net income	4.38	4.04
Cash dividends declared per share	1.48	1.36
Book value per share	36.59	33.45
Return on common equity		
Income from continuing operations	13%	12%
Net income	13	13
Return on common equity (net of goodwill)		
Income from continuing operations	21%	20%
Net income	21	22
Tier 1 capital ratio	8.4	8.7
Total capital ratio	12.6	12.3
Total assets	\$ 1,562,147	\$ 1,351,520
Loans	519,374	483,127
Deposits	740,728	638,788
Total stockholders' equity	123,221	115,790
Headcount	180,667	174,360

(a) Results are presented in accordance with accounting principles generally accepted in the United States of America.

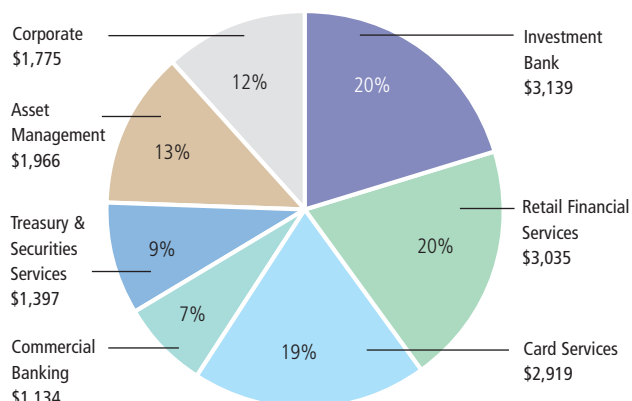
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Financial Trends

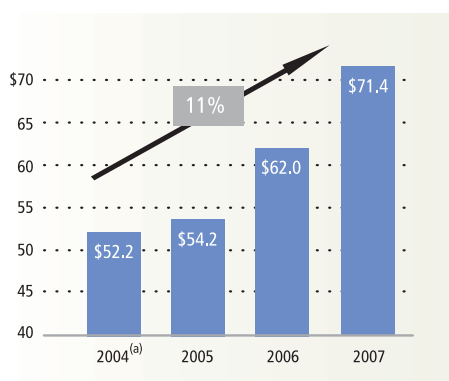
Income by Line of Business

(in millions)



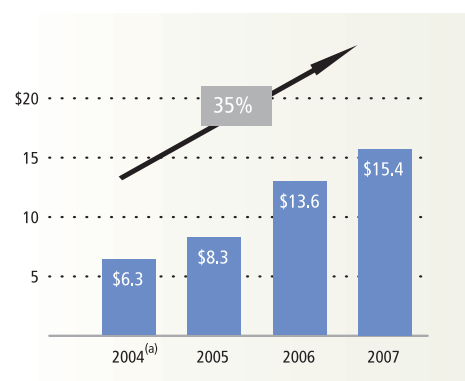
Net Revenue

(in billions)



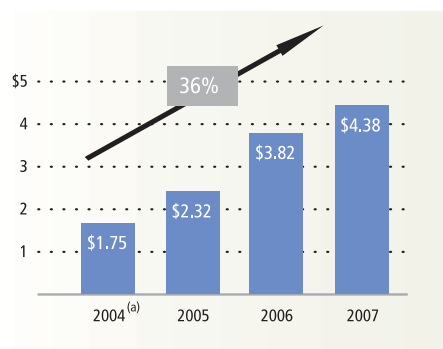
Income

from continuing operations (in billions)



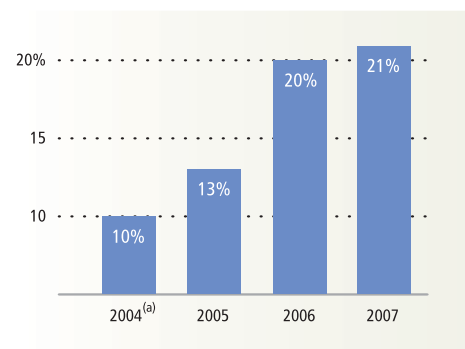
Earnings per Share

from continuing operations (fully diluted)



Return on Equity

(net of goodwill) from continuing operations



All information shown on a reported basis on continuing operations

Growth rates shown as compound annual growth rates (CAGRs)

(a) Presented on an unaudited pro forma combined basis that represents how the financial information of JPMorgan Chase & Co. and Bank One Corporation may have appeared on a combined basis had the two companies been merged for the full year