SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15 (d) OF
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report: January 19, 2000 Commission file number 1-5805

THE CHASE MANHATTAN CORPORATION
(Exact name of registrant as specified in its charter)

Delaware	13-2624428
(State or other jurisdiction of incorporation)	(I.R.S. Employer Identification No.)
270 Park Avenue, New York, NY	10017
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code (212) 270-6000

Item 5. Other Events

The Chase Manhattan Corporation ("Chase") announced on January 19, 2000 operating diluted earnings per share of $1.97 in the fourth quarter of 1999, up 50 percent from $1.31 per share in the fourth quarter of 1998. Reported diluted earnings per share were $1.98 in the 1999 fourth quarter, up 51 percent from $1.31 in the fourth quarter of 1998. Diluted operating earnings per share for the full year 1999 increased 38 percent to $6.21 from $4.51 in 1998. Operating earnings rose to $5.39 billion from $4.02 billion in 1998. Reported net income for the full year was $5.45 billion, compared with $3.78 billion in 1998. Operating results (revenues, expenses and earnings) exclude the impact of credit card securitizations, restructuring costs and special items.

At an analyst meeting held on January 19, 2000 following the release of earnings (which was open to investors and the press and "webcast" live on the Internet), management of Chase discussed fourth quarter and full year 1999 results. At the meeting, management indicated that:

- The compound annual growth rate of market-sensitive revenues, based upon a logarithmic regression of total market-sensitive revenues over the period 1988-1999 (not including any market-sensitive revenues from Hambrecht and Quist Group), was 15%. Chase's market-sensitive revenues for full year 1999 would have increased by approximately 11% had Hambrecht and Quist Group's market-sensitive revenues been included for full year 1999.

- Global Services is targeting double digit revenue growth in its investor services and fiduciary services businesses for full year 2000. In addition, Chase expects to effect certain efficiency improvements in its Global Services business during the year.

- National Consumer Services is targeting double digit earnings growth for full year 2000, primarily as a result of expense management, the continued effects of improved credit quality and continuing moderate revenue growth. The credit card net charge-off ratio for full year 2000 is anticipated to be lower than for the full year 1999.

- Expense management will include longer-term strategic restructuring initiatives, such as relocations of operations for Global Services businesses and consumer call centers, and other business initiatives, such as consolidations of operations. In the fourth quarter of 1999, Chase took a restructuring charge of $100 million associated with its business consolidation initiatives and a charge of $75 million in connection with its relocation initiatives. Chase anticipates realizing approximately $80 million annually in savings from its business consolidation initiatives, commencing in 2001. In addition, Chase anticipates that the total cost of its relocation initiatives to amount to approximately $360 million (including the aforementioned $75 million charge taken in 1999, an additional $200 million of expenses expected to be incurred in 2000, and expenses of approximately $85 million expected to be incurred in 2001). Savings from the relocation initiatives are expected to be approximately $50 million in 2001, eventually increasing to approximately $130 million annually.

- As previously disclosed in its Quarterly Report on Form 10-Q for the quarter ended September 30, 1999, Chase has identified some deficiencies in the computerized bond recordkeeping system in the bond paying agency function within Chase's Capital Markets Fiduciary Services group and has a project underway to remedy those deficiencies. Expenses in Global Services during the fourth quarter included costs associated with that project. While management considers it likely that additional costs will be incurred during the remaining course of the project, it does not, based upon its experience to date, expect them to be material. The Securities and Exchange Commission has commenced an investigation relating to the question of whether, in connection with this matter, there have been violations of its transfer agency recordkeeping or reporting regulations and whether Chase's disclosures regarding these issues have been adequate and timely.

A copy of Chase's earnings press release is attached as an exhibit hereto. The information contained herein and in the press release may contain statements that are forward looking within the meaning of the Private Securities Litigation Act of 1995. Such statements are subject to risks and uncertainties and Chase's actual result may differ materially from those set forth in such forward looking statements. Those uncertainties may include, among others, the risk of adverse impacts from an economic downturn, increased competition, unfavorable political or other developments in foreign markets, governmental or regulatory policies, market volatility in securities markets, interest or foreign exchange rates and other factors impacting Chase's operational plans or the adequacy of Chase's allowance for credit losses. For a more detailed discussion of these uncertainties, reference is made to Chase's reports filed with the Securities and Exchange Commission, in particular Chase's Annual Report on Form 10-K for the year ended December 31, 1998.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

The following exhibit is filed with this report:

Exhibit Number	Description
99.1	Press Release - 1999 Fourth Quarter Earnings.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE CHASE MANHATTAN CORPORATION
(Registrant)

Dated January 21, 2000 by /s/JOSEPH L. SCLAFANI

Joseph L. Sclafani
Executive Vice President and Controller
[Principal Accounting Officer]

EXHIBIT INDEX

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{Chase Letterhead}
News Release

Chase Manhattan Reports Record Fourth Quarter and Full Year 1999 Results; Announces New $5 Billion Common Stock Repurchase Authorization

New York, January 19, 2000 - The Chase Manhattan Corporation (NYSE:CMB) today reported fourth quarter 1999 diluted operating earnings per share of $1.97, a 50 percent increase from $1.31 per share in the same 1998 quarter. Operating earnings and reported net income in the fourth quarter of 1999 were $1.68 billion and $1.69 billion respectively. Operating earnings and reported net income were $1.15 billion in the 1998 fourth quarter.

Diluted operating earnings per share for the full year 1999 increased 38 percent to $6.21 from $4.51 in 1998. Operating earnings rose to $5.39 billion from $4.02 billion in 1998. Reported net income for the full year was $5.45 billion, compared with $3.78 billion in 1998.

Fourth Quarter 1999 Highlights
- - Record private equity gains of $1.31 billion
- - Strong investment banking and trading results
- - Chase H&Q integration moving smoothly and quickly
- - Solid National Consumer Services earnings

Full Year Financial Highlights
- - Operating earnings per share increased 38 percent
- - Revenues were up 17 percent
- - Return on equity of 24 percent
- - Repurchased net $2.3 billion of common stock
- - Increased common dividend 14 percent

"1999 was a terrific year for Chase and these results provide a strong signal that this company is capable of producing exceptional returns," said William B. Harrison, Jr., Chairman and Chief Executive Officer. "Both fourth quarter and full year results demonstrate clearly that the new equation at Chase has fully emerged.

"Market leadership positions and financial discipline provide a durable platform for growth while focused acquisitions and portfolio investments continue to provide significant upside opportunities," continued Mr. Harrison. "The creation of Chase.com, the acquisition of Hambrecht & Quist, and the accelerated investment pace of Chase Capital Partners are the types of opportunities from which Chase will continue to benefit. While revenues from private equity investments may vary from quarter to quarter, we believe that the Chase Capital Partners business system will be a significant long-term source of value creation."

Chase's Board of Directors also authorized the repurchase of up to $5 billion of Chase's common stock in the open market or through negotiated transactions. This authorization is in addition to any amounts necessary to provide for issuances under Chase's dividend reinvestment plan and its various stock-based director and employee benefit plans. The new authorization becomes effective immediately.

"Chase is totally committed to Shareholder Value Added," explained Mr. Harrison. "A disciplined capital policy is a key component of that commitment." At year-end, Chase's Tier One capital ratio was at the upper end of its target range of 8 to 8.25 percent. Capital generated in excess of target ratios will be used for continued purchases of Chase common stock, or for future investment and acquisition opportunities.

Financial Performance

THE CHASE MANHATTAN CORP	Fourth Quarter			Full Year 1999		
(dollars in millions)	1999	O(U)1998		1999	O(U)1998	
Operating Revenues	$6,444	$1,100	21%	$22,982	$3,369	17%
Cash Operating Earnings	1,761	542	44	5,691	1,414	33
Shareholder Value Added	1,027	557	119	2,763	1,357	97
Cash Return on Common Equity	31.6%	1,020bp	--	25.6%	600bp	--

Line-Of-Business Results

GLOBAL BANK	Fourth Quarter			Full Year 1999		
(dollars in millions)	1999	O(U)1998	O(U)3Q1999	1999	O(U) 1998	
Operating Revenues	$3,214	46%	44%	$10,379	2,424	30%
Cash Operating Earnings	1,209	78	82	3,564	1,177	49
Shareholder Value Added	766	189	210	1,885	1,109	143
Cash Return on Common Equity	36.0%	1,450bp	1,510bp	27.9%	850bp	--

Cash operating earnings in the Global Bank were $1.21 billion in the 1999 fourth quarter, compared with $680 million in the prior-year quarter. Operating revenues of $3.21 billion in the fourth quarter of 1999 were 46 percent higher than in the 1998 fourth quarter. For the year, operating revenues and cash operating earnings rose 30 percent and 49 percent, respectively, from 1998 levels. Shareholder value added in the 1999 fourth quarter was $766 million, compared with shareholder value added of $265 million in the 1998 fourth quarter. For the year, shareholder value added increased to $1.89 billion, compared with $776 million for 1998.

- Private equity-related investment gains in the fourth quarter were $1.31 billion, compared with $244 million in the fourth quarter of 1998. These results were significantly higher than in any prior quarter and reflect the rapid growth of investments over the past five years, early focus on New Economy businesses, and a vibrant equity market. Strong fourth quarter revenues are the result of initial public offerings of portfolio investments, such as Cobalt Networks, Triton PCS, and Telecorp; from appreciation in market values of public securities owned throughout the quarter, such as Digital Island and Stamps.com; and from sales of securities in both the private and public portions of the portfolio (see page 18 for a detailed description of private equity investments).

- Investment banking fees in the 1999 fourth quarter increased to $499 million, a 31 percent increase from the fourth quarter of 1998. These results reflect strong syndicated finance activity, ongoing momentum in Chase's merger and acquisitions and bond practices, and strong performance from Chase H&Q during the period following its acquisition on December 9. Investment banking fees for the year rose 26 percent to $1.89 billion, benefiting from significant market share growth in loan syndications, mergers and acquisitions advisory, and corporate bond underwriting, plus focused initiatives in Europe and the New Economy. Over the past five years, Chase's investment banking fees have increased at a compound annual growth rate of 26 percent.

- Total trading revenues, including related net interest income, were $633 million in the fourth quarter. Despite Year 2000-induced slowdowns in several markets, both active market making businesses and market share gains continued to drive results. For the full year, trading revenues, including related net interest income, totalled $2.88 billion, a 48 percent increase. Investment securities activities had securities losses of $59 million in the fourth quarter, compared to securities gains of $167 million in the similar period of 1998. For the full year, securities gains were $101 million, a decrease of $508 million from 1998. The investment portfolio is managed on a total return basis, including realized and unrealized gains and losses on the securities and the assets and liabilities being hedged. Total market return for full-year 1999 was $278 million versus $523 million in 1998.

GLOBAL SERVICES	Fourth Quarter			Full Year 1999		
(dollars in millions)	1999	O(U)1998	O(U)3Q1999	1999	O(U)1998	
Operating Revenues	$812	7%	1%	$3,120	$294	10%
Cash Operating Earnings	127	(5%)	(16)	525	39	8
Shareholder Value Added	31	(35%)	(44)	145	(48)	(25)
Cash Return on Common Equity	17.2%	(320bp)	(340bp)	18.1%	(370bp)	--

In the fourth quarter, Global Service's operating revenues rose seven percent, primarily reflecting increased business activity in Capital Markets Fiduciary Services, Chase's trust business, and a slowdown in Global Investor Services, Chase's custody business. Cash operating earnings decreased five percent to $127 million as expenses in the quarter rose 12 percent, reflecting costs to address record keeping functions related to bond administration in Capital Markets Fiduciary Services.

For the full year, Global Service's operating revenues increased 10 percent and cash operating earnings were eight percent higher than in 1998. Of Global Services' three major business lines, two had strong revenue growth in 1999: up 20 percent at Global Investor Services, and up 16 percent at Capital Markets Fiduciary Services. Revenues at Treasury Solutions, Chase's cash management business, were consistent with last year's level, primarily reflecting the significant decline in excess balances during the course of the year.

NATIONAL CONSUMER SERVICES	Fourth Quarter			Full Year 1999		
(dollars in millions)	1999	O(U)1998	O(U)3Q1999	1999	O(U)1998	
Operating Revenues	$2,503	2%	-- %	$9,847	$698	8%
Cash Operating Earnings	426	2	(2)	1,677	232	16
Shareholder Value Added	156	(3)	(10)	636	218	52
Cash Return on Common Equity	20.7%	(70bp)	(110bp)	21.1%	260bp	--

Operating revenues for National Consumer Services increased to $2.5 billion, an increase of two percent over the fourth quarter of 1998. Cash operating earnings of $426 million increased by two percent as increased business activity and improved credit costs were partially offset by significant investments in internet and technology activities. For the full year, 1999 revenue was up eight percent and NCS achieved record cash operating earnings of $1.68 billion, up 16 percent over 1998. The increase in cash operating earnings was a result of both business volume growth and lower credit costs. Shareholder Value Added of $636 million was 52% better than in 1998 due to the improvement in earnings and the disciplined use of capital.

- Cash operating earnings for cardmember services increased 11 percent in the fourth quarter. The increase reflects significantly improved credit quality. Fourth quarter operating revenues declined six percent, due to lower yields and fees as a result of the improving credit quality of the portfolio, and as a result of higher interest rates. For the year, cash operating earnings were up 16 percent to $523 million. The increase in cash operating earnings reflects a two percent increase in revenue and improved credit quality due to lower consumer bankruptcies and enhanced collections performance. The cash return on managed assets for the full year was 1.45 percent.

- Home finance revenues increased to $341 million, a 21 percent increase from fourth quarter 1998, and cash operating earnings rose 10 percent, primarily as a result of growth in servicing and portfolio levels. For full year 1999, home finance revenues were 18 percent higher than in the prior year, due to higher volumes of originations and servicing, and cash operating earnings increased by 13 percent.

- Regional consumer banking revenues rose eight percent from the fourth quarter of 1998, reflecting higher deposit levels, the benefit from higher interest rates, and growth in consumer banking fees. Cash operating earnings grew by 15 percent. Revenues and cash operating earnings for the full year increased by nine percent and 17 percent, respectively over 1998.

- Revenues from diversified consumer services were $280 million in the fourth quarter, down two percent from the same 1998 quarter as auto origination levels have slowed from peak levels in late 1998 and early 1999. For the full year, revenues from diversified consumer services were up 20 percent while cash operating earnings increased 33 percent.

- Middle Market revenues were $251 million, up two percent from the fourth quarter of 1998. Cash operating earnings increased four percent over the prior year quarter. These results reflect growth in loan volume along with improved credit quality and disciplined expense management. For the year, middle market revenues were up two percent and cash operating earnings increased four percent.

Additional Financial Information

- Chase acquired Hambrecht & Quist Group for $1.46 billion on December 9. Chase H&Q is one of the leading providers of investment banking services to companies in the highest growth sectors of the global economy, where media, telecommunications, information technology and the internet converge. The integration efforts are proceeding smoothly with revenues exceeding initial expectations. Although Chase only benefited from H&Q's revenues from December 9, total fourth quarter revenues for H&Q were $371 million, compared to average quarterly revenue of approximately $163 million for the previous four reported quarters.

- Total assets at December 31, 1999 were $406 billion compared with $371 billion at September 30, 1999 and $366 billion from a year ago. Management estimates that approximately $28 billion of the increase in assets and $10 billion of the deposit increase from September 30, 1999, is a result of Year 2000-related Chase balance sheet management actions and cash management activities of clients. Chase's Tier One capital ratio was 8.2 percent at December 31, 1999, compared with 8.3 percent on December 31, 1998, despite the temporary growth in the year-end balance sheet and net repurchases of $2.3 billion during the year.

- On a managed basis, including securitizations, net credit losses were $810 million in the fourth quarter of 1999, up from $633 million in the third quarter of 1999 and up from $695 million from the fourth quarter of 1998. Consumer net charge-offs, on a managed basis, were $523 million, down from $531 million in the third quarter of 1999 and $579 million in the fourth quarter of 1998, primarily reflecting a decline in the 1999 fourth quarter in the credit card net charge-off ratio to 5.24 percent. Commercial net charge-offs in the fourth quarter of 1999 were $287 million, compared with $102 million in the third quarter of 1999 and $116 million in the fourth quarter of 1998, reflecting a charge-off related to one large Asian credit. For the fourth quarter of 1999, total net charge-offs on a reported basis were $570 million and the provision for credit losses was $454 million. The allowance for loan losses declined by $98 million to $3.46 billion at year-end. Nonperforming assets at December 31, 1999, were $1.80 billion compared with $2.02 billion at September 30, 1999 and $1.61 billion at December 31, 1998.

- Total operating noninterest expenses increased 12 percent to $12.1 billion in 1999, and were up 11 percent to $3.2 billion in the fourth quarter, reflecting higher incentives related to revenue increases as well as investment spending and costs related to Year 2000 issues.

- Operating results (revenues, expenses and earnings) for 1999 exclude the impact of credit card securitizations, restructuring costs and special items. The 1999 fourth quarter reported results included interest income from prior years' tax refunds of $62 million and a net restructuring charge of $48 million. The net restructuring charge reflects a $75 million charge taken in connection with planned staff reductions and premises and equipment dispositions resulting from the relocation of several business functions, and a $100 million charge associated with restructuring actions undertaken in certain businesses. These charges were partially offset by the reversal of $127 million of costs primarily related to occupancy not fully utilized under the $510 million charge taken in 1998.

The Chase Manhattan Corporation is one of the world's premier financial services institutions, with operations in 48 countries around the globe. Chase has a top-tier ranking in all areas of investment banking, private banking, trading and global markets activities as well as information and transaction processing. Chase, a leading provider of financial solutions to large corporations, financial institutions, government entities, middle market firms, small businesses and individuals, has relationships with more than 30 million consumers across the United States through products and services such as credit cards, mortgages, online banking, debit cards, deposit products and auto loans. Chase can be reached on the Web at www.chase.com. A live audio webcast of Chase's fourth quarter and full year 1999 analyst presentation will be available in the investor relations site of www.chase.com at 11 a.m. on January 19, 2000.

This press release contains forward-looking statements. Those statements are based on management's current expectations or beliefs and are subject to a number of factors and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements. For a discussion of certain factors that could cause actual results to differ materially from those described in the forward-looking statements, please refer to Chase's filings with the Securities and Exchange Commission, particularly the section entitled "Important Factors that may Affect Future Results" in Chase's Annual Report on Form 10-K for the year ended December 31, 1998.

THE CHASE MANHATTAN CORPORATION
SUMMARY OF SELECTED FINANCIAL HIGHLIGHTS
(in millions, except per share and ratio data)

As of or for the period ended	Fourth Quarter 1999		Fourth Quarter 1998	% Over/(Under) 1998	For The Year 1999		For The Year 1998	% Over/(Under) 1998
OPERATING BASIS (a)								
Operating Revenue	$ 6,444		$ 5,344	21%	$ 22,982		$ 19,613	17%
Operating Noninterest Expense	3,179		2,873	11%	12,073		10,817	12%
Credit Costs (b)	694		695	--	2,614		2,491	5%
Operating Earnings	$ 1,683		$ 1,146	47%	$ 5,394		$ 4,016	34%
Operating Earnings Per Share:								
Basic	$ 2.04		$ 1.34	52%	$ 6.42		$ 4.63	39%
Diluted	1.97		1.31	50%	6.21		4.51	38%
Cash Operating Earnings	$ 1,761		$ 1,219	44%	$ 5,691		$ 4,277	33%
Cash Operating Earnings Per Share - Diluted	2.06		1.39	48%	6.56		4.81	36%
Shareholder Value Added (SVA)	1,027		470	119%	2,763		1,406	97%
Operating Performance Ratios:								
Return on Average Managed Assets (c)	1.65	%	1.15	%	1.39	%	1.03	%
Return on Average Common Equity (c)	30.2		20.1		24.2		18.4	
Common Dividend Payout Ratio	20		27		26		31	
Efficiency Ratio (d)	49		54		52		55	
Selected Balance Sheet Items at Period End: (e)								
Managed Loans					$ 194,098		$ 190,787	2%
Total Managed Assets					424,044		383,908	10%
AS REPORTED BASIS								
Revenue	$ 6,266		$ 5,060	24%	$ 22,217		$ 18,656	19%
Noninterest Expense (Excluding Restructuring Costs)	3,179		2,873	11%	12,173		10,854	12%
Restructuring Costs	48		-	NM	48		529	(91%)
Provision for Loan Losses	454		411	10%	1,621		1,343	21%
Net Income	$ 1,693		$ 1,146	48%	$ 5,446		$ 3,782	44%
Net Income Per Share:								
Basic	$ 2.05		$ 1.34	53%	$ 6.49		$ 4.35	49%
Diluted	1.98		1.31	51%	6.27		4.24	48%
Cash Dividends Declared	0.41		0.36	14%	1.64		1.44	14%
Share Price at Period End					77.69		71.00	9%
Book Value at Period End					27.43		26.90	2%
Common Shares Outstanding:								
Average Common Shares:								
Basic	817.5		842.3	(3%)	828.8		846.1	(2%)
Diluted	845.3		863.0	(2%)	857.0		869.3	(1%)
Common Shares at Period End					827.2		848.0	(2%)
Performance Ratios:								
Return on Average Total Assets (c)	1.73	%	1.20	%	1.47	%	1.01	%
Return on Average Common Equity (c)	30.4		20.1		24.5		17.3	
Selected Balance Sheet Items at Period End:								
Loans					$ 176,159		$ 172,754	2%
Total Assets					406,105		365,875	11%
Deposits					241,745		212,437	14%
Total Stockholders' Equity					23,617		23,838	(1%)
Capital Ratios:								
Tier I Capital Ratio					8.2	%(f)	8.3	%
Total Capital Ratio					11.8	(f)	12.0	
Tier I Leverage					6.6	(f)	6.4	

(a) Excludes the impact of credit card securitizations, restructuring costs and special items. For a reconciliation of Reported Results as shown on the Consolidated Statement of Income to results on an Operating Basis, see page 12.
(b) Includes provision for loan losses and credit costs related to the securitized credit card portfolio.
(c) Ratios for the fourth quarter of 1999 and 1998 are based on annualized amounts.
(d) Noninterest expense as a percentage of the total of net interest income and noninterest revenue (excluding restructuring costs, special items and costs associated with the REIT).
(e) Excludes the impact of credit card securitizations.
(f) Estimated
Certain amounts throughout the financial tables have been reclassified to conform to the current presentation.
NM - Not meaningful
Unaudited

THE CHASE MANHATTAN CORPORATION
LINES OF BUSINESS RESULTS
(in millions, except ratios)

Fourth Quarter	Global Bank 1999	Global Bank Over/(Under) 1998		National Consumer Services 1999	National Consumer Services Over/(Under) 1998		Global Services 1999	Global Services Over/(Under) 1998		Total (a) 1999	Total (a) Over/(Under) 1998	
Operating Revenue	$ 3,214	$ 1,019	46%	$ 2,503	$ 41	2%	$ 812	$ 53	7%	6,444	$ 1,100	21%
Operating Earnings	1,193	523	78	387	14	4	111	(8)	(7)	1,683	537	47
Cash Operating Earnings	1,209	529	78	426	10	2	127	(6)	(5)	1,761	542	44
Average Common Equity	13,247	873	7	8,079	471	6	2,882	337	13	21,917	(385)	(2)
Average Managed Assets (b)	248,243	(2,593)	(1)	135,005	13,370	11	16,227	(870)	(5)	405,524	8,970	2
Shareholder Value Added (SVA)	766	501	189	156	(4)	(3)	31	(17)	(35)	1,027	557	119
Cash Return on Common Equity	36.0%		1,450bp	20.7%		(70)bp	17.2%		(320)bp	31.6%		1,020bp
Cash Efficiency Ratio	37		(900)	52		300	76		400	48		(400)

GLOBAL BANK
KEY FINANCIAL MEASURES

	Fourth Quarter 1999 Operating Revenues	Fourth Quarter 1999 Cash Operating Earnings	Fourth Quarter 1999 Cash Efficiency Ratio	Over/(Under) 1998 Operating Revenues	Over/(Under) 1998 Cash Operating Earnings	Over/(Under) 1998 Cash Efficiency Ratio
Global Markets	$ 888	$ 269	54%	(15)%	(30)%	1,400bp
Chase Capital Partners	1,255	772	4	419	485	(700)
Global Investment Banking	481	100	67	56	18	1,200
Corporate Lending	394	137	32	(9)	(11)	400
Global Private Bank	229	37	73	7	(5)	400
Other Global Bank	(33)	(106)	NM	NM	NM	NM
Totals	$ 3,214	$ 1,209	37%	46%	78%	(900)bp

NATIONAL CONSUMER SERVICES
KEY FINANCIAL MEASURES

	Fourth Quarter 1999 Operating Revenues	Fourth Quarter 1999 Cash Operating Earnings	Fourth Quarter 1999 Cash Efficiency Ratio	Over/(Under) 1998 Operating Revenues	Over/(Under) 1998 Cash Operating Earnings	Over/(Under) 1998 Cash Efficiency Ratio
Chase Cardmember Services	$ 984	$ 140	35%	(6)%	11%	- bp
Regional Consumer Banking	630	118	66	8	15	(200)
Chase Home Finance	341	79	58	21	10	500
Diversified Consumer Services	280	38	57	(2)	(36)	1,000
Middle Markets	251	59	55	2	4	-
Other NCS	17	(8)	NM	NM	NM	NM
Totals	$ 2,503	$ 426	52%	2%	2%	300bp

Note: SVA is Chase's primary measure of business unit performance. SVA represents operating earnings excluding the amortization of goodwill and certain intangibles (i.e., cash operating earnings), less preferred dividends and an explicit charge for allocated capital. During 1999 organizational changes occurred that are reflected in the lines of business results. The Middle Markets business, which previously reported into the Global Bank franchise, now reports into the National Consumer Services franchise and the Global Asset Management and Mutual Funds business, which previously was included in Corporate, now reports into the Global Bank franchise. Prior periods have been restated.

(a)Total column includes Chase.com and the effects remaining at the Corporate level after the implementation of management accounting policies.
(b)Excludes the impact of credit card securitizations.
NM - Not meaningful
bp -basis points
Unaudited

THE CHASE MANHATTAN CORPORATION
LINES OF BUSINESS RESULTS
(in millions, except ratios)

For The Year	Global Bank 1999	Global Bank Over/(Under) 1998		National Consumer Services 1999	National Consumer Services Over/(Under) 1998		Global Services 1999	Global Services Over/(Under) 1998		Total (a) 1999	Total (a) Over/(Under) 1998	
Operating Revenue	$10,379	$2,424	30%	$ 9,847	$ 698	8%	$ 3,120	$ 294	10%	$ 22,982	$ 3,369	17%
Operating Earnings	3,513	1,168	50	1,518	241	19	463	6	1	5,394	1,378	34
Cash Operating Earnings	3,564	1,177	49	1,677	232	16	525	39	8	5,691	1,414	33
Average Common Equity	12,616	640	5	7,823	180	2	2,855	672	31	21,977	649	3
Average Managed Assets (b)	235,197	(16,166)	(6)	129,314	10,268	9	16,540	2,204	15	387,858	(3,364)	(1)
Shareholder Value Added (SVA)	1,885	1,109	143	636	218	52	145	(48)	(25)	2,763	1,357	97
Cash Return on Common Equity	27.9%		850bp	21.1%		260bp	18.1%		(370)bp	25.6%		600bp
Cash Efficiency Ratio	43		(600)	50		-	74		200	51		(300)

GLOBAL BANK
KEY FINANCIAL MEASURES

	For The Year 1999 Operating Revenues	Cash Operating Earnings	Cash Efficiency Ratio	Over/(Under) 1998 Operating Revenues	Cash Operating Earnings	Cash Efficiency Ratio
Global Markets	$ 4,090	$ 1,369	48%	20%	35%	(400)bp
Chase Capital Partners	2,330	1,383	7	178	210	(800)
Global Investment Banking	1,576	335	66	25	15	400
Corporate Lending	1,546	548	29	(2)	(2)	100
Global Private Bank	887	169	67	4	(6)	300
Other Global Bank	(50)	(240)	NM	NM	NM	NM
Totals	$ 10,379	$ 3,564	43%	30%	49%	(600)bp

NATIONAL CONSUMER SERVICES
KEY FINANCIAL MEASURES

	For The Year 1999 Operating Revenues	Cash Operating Earnings	Cash Efficiency Ratio	Over/(Under) 1998 Operating Revenues	Cash Operating Earnings	Cash Efficiency Ratio
Chase Cardmember Services	$ 4,004	$ 523	35%	2%	16%	- bp
Regional Consumer Banking	2,410	420	69	9	17	(200)
Chase Home Finance	1,212	284	58	18	13	200
Diversified Consumer Services	1,125	187	53	20	33	-
Middle Markets	980	233	55	2	4	-
Other NCS	116	30	NM	NM	NM	NM
Totals	$ 9,847	$ 1,677	50%	8%	16%	- bp

Note: SVA is Chase's primary measure of business unit performance. SVA represents operating earnings excluding the amortization of goodwill and certain intangibles (i.e., cash operating earnings), less preferred dividends and an explicit charge for allocated capital. During 1999 organizational changes occurred that are reflected in the lines of business results. The Middle Markets business, which previously reported into the Global Bank franchise, now reports into the National Consumer Services franchise and the Global Asset Management and Mutual Funds business, which previously was included in Corporate, now reports into the Global Bank franchise. Prior periods have been restated.

(a) Total column includes Chase.com and the effects remaining at the Corporate level after the implementation of management accounting policies.
(b)Excludes the impact of credit card securitizations.
NM - Not meaningful
bp -basis points
Unaudited

THE CHASE MANHATTAN CORPORATION
CONSOLIDATED STATEMENT OF INCOME
(in millions, except per share data)

	Fourth Quarter		% Over/(Under)	For The Year		% Over/(Under)
	1999	1998	1998	1999	1998	1998
INTEREST INCOME						
Loans	$ 3,451	$ 3,381		$ 13,113	$ 13,389	
Securities	872	964		3,216	3,616	
Trading Assets	477	435		1,705	2,431	
Federal Funds Sold and Securities Purchased Under Resale Agreements	329	469		1,451	2,211	
Deposits with Banks	212	192		752	642	
Total Interest Income	5,341	5,441		20,237	22,289	
INTEREST EXPENSE						
Deposits	1,786	1,717		6,592	6,840	
Short-Term and Other Borrowings	1,018	1,247		3,653	5,612	
Long-Term Debt	312	317		1,248	1,271	
Total Interest Expense	3,116	3,281		11,493	13,723	
NET INTEREST INCOME	2,225	2,160	3%	8,744	8,566	2%
Provision for Loan Losses	454	411	10%	1,621	1,343	21%
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	1,771	1,749	1%	7,123	7,223	(1%)
NONINTEREST REVENUE						
Investment Banking Fees	499	381	31%	1,887	1,502	26%
Trust, Custody and Investment Management Fees	469	414	13%	1,801	1,543	17%
Credit Card Revenue	440	428	3%	1,698	1,474	15%
Fees for Other Financial Services	719	552	30%	2,496	2,093	19%
Trading Revenue	531	516	3%	2,137	1,238	73%
Securities Gains (Losses)	(59)	167	NM	101	609	(83%)
Private Equity Gains	1,307	244	436%	2,522	967	161%
Other Revenue	135	198	(32%)	831	664	25%
Total Noninterest Revenue	4,041	2,900	39%	13,473	10,090	34%
NONINTEREST EXPENSE						
Salaries	1,461	1,296	13%	5,678	5,025	13%
Employee Benefits	233	194	20%	964	854	13%
Occupancy Expense	224	220	2%	866	798	9%
Equipment Expense	278	250	11%	1,015	890	14%
Other Expense	983	913	8%	3,650	3,287	11%
Total Noninterest Expense Before Restructuring Costs	3,179	2,873	11%	12,173	10,854	12%
Restructuring Costs (a)	48	--	NM	48	529	(91%)
Total Noninterest Expense	3,227	2,873	12%	12,221	11,383	7%
INCOME BEFORE INCOME TAX EXPENSE	2,585	1,776	46%	8,375	5,930	41%
Income Tax Expense	892	630	42%	2,929	2,148	36%
NET INCOME	$ 1,693	$ 1,146	48%	$ 5,446	$ 3,782	44%
NET INCOME APPLICABLE TO COMMON STOCK	$ 1,677	$ 1,128	49%	$ 5,375	$ 3,684	46%
NET INCOME PER COMMON SHARE:						
Basic	$ 2.05	$ 1.34	53%	$ 6.49	$ 4.35	49%
Diluted	$ 1.98	$ 1.31	51%	$ 6.27	$ 4.24	48%

(a) The 1999 fourth quarter includes a net restructuring charge of $48 million reflecting a $75 million charge taken in connection with planned staff reductions and premises and equipment dispositions resulting from the relocation of several business functions, and a $100 million charge associated with restructuring actions undertaken in certain businesses. These charges were partially offset by the reversal of $127 million of costs primarily related to occupancy not fully utilized under the $510 million charge taken in 1998. 1998 includes the $510 million charge taken in connection with initiatives to streamline support functions, and merger-related restructuring costs of $19 million.

NM - Not meaningful

Unaudited

THE CHASE MANHATTAN CORPORATION
NONINTEREST REVENUE AND NONINTEREST EXPENSE DETAIL
(in millions)

NONINTEREST REVENUE	Fourth Quarter 1999	Fourth Quarter 1998	% Over/(Under) 1998	For The Year 1999	For The Year 1998	% Over/(Under) 1998
Fees for Other Financial Services:						
Mortgage Servicing Fees	$ 167	$ 43	288%	$ 405	$ 192	111%
Service Charges on Deposit Accounts	104	93	12%	393	368	7%
Fees in Lieu of Compensating Balances	91	88	3%	378	344	10%
Commissions on Letters of Credit and Acceptances	78	83	(6%)	285	301	(5%)
Brokerage and Investment Services	62	40	55%	198	142	39%
Insurance Fees (a)	47	42	12%	171	145	18%
Loan Commitment Fees	28	35	(20%)	139	136	2%
Other Fees	142	128	11%	527	465	13%
Total	$ 719	$ 552	30%	$ 2,496	$ 2,093	19%
Trading-Related Revenue: (b)						
Interest Rate Contracts	$ 184	$ 315	(42%)	$ 989	$ 607	63%
Foreign Exchange Revenue	191	140	36%	807	936	(14%)
Equities and Commodities	52	32	63%	355	156	128%
Debt Instruments and Other	206	199	4%	731	250	192%
Total	$ 633	$ 686	(8%)	$ 2,882	$ 1,949	48%
Other Revenue:						
Residential Mortgage Origination/Sales Activities	$ 48	$ 115	(58%)	$ 323	$ 356	(9%)
Gains on Sales of a Nonstrategic Building and Branches	--	--	--	166 (c)	--	NM
All Other Revenue	87	83	5%	342	308	11%
Total	$ 135	$ 198	(32%)	$ 831	$ 664	25%

NONINTEREST EXPENSE	Fourth Quarter 1999	Fourth Quarter 1998	% Over/(Under) 1998	For The Year 1999	For The Year 1998	% Over/(Under) 1998
Other Expense:						
Professional Services	$ 209	$ 185	13%	$ 719	$ 668	8%
Marketing Expense	103	113	(9%)	459	419	10%
Telecommunications	99	91	9%	383	349	10%
Amortization of Intangibles	78	73	7%	297	261	14%
Travel and Entertainment	63	66	(5%)	226	243	(7%)
Minority Interest (d)	12	14	(14%)	49	50	(2%)
Foreclosed Property Expense	1	3	(67%)	15	5	200%
Special Contribution to the Foundation	--	--	--	100 (e)	--	NM
All Other	418	368	14%	1,402	1,292	9%
Total	$ 983	$ 913	8%	$ 3,650	$ 3,287	11%

(a) Insurance amounts exclude certain insurance fees related to credit cards and mortgage products, which are included in those revenue captions.
(b)Charge-offs for risk management instruments are included in trading revenue. All prior periods have been restated. Trading-related revenue includes net interest income attributable to trading activities.
(c) Includes a $95 million gain on the sale of One New York Plaza and a $71 million gain on the sale of branches in Beaumont, Texas.
(d) Includes REIT minority interest of $11 million in each quarter and $44 million in each year.
(e) Represents a $100 million special contribution to The Chase Manhattan Foundation.
NM - Not meaningful
Unaudited

THE CHASE MANHATTAN CORPORATION
OPERATING INCOME RECONCILIATION
(in millions, except per share data)

	FOURTH QUARTER 1999				FOURTH QUARTER 1998			
	REPORTED RESULTS (a)	CREDIT CARD (b)	SPECIAL ITEMS (c)	OPERATING BASIS	REPORTED RESULTS (a)	CREDIT CARD (b)	SPECIAL ITEMS (c)	OPERATING BASIS
EARNINGS								
Market-Sensitive Revenue	$ 2,380	$ -	$ -	$ 2,380	$ 1,478	$ -	$ -	$ 1,478
Less Market-Sensitive Revenue	3,886	240	(62)	4,064	3,582	284	-	3,866
Total Revenue	6,266	240	(62)	6,444	5,060	284	-	5,344
Noninterest Expense	3,179	-	-	3,179	2,873	-	-	2,873
Operating Margin	3,087	240	(62)	3,265	2,187	284	-	2,471
Credit Costs	454	240	-	694	411	284	-	695
Income Before Restructuring Costs	2,633	-	(62)	2,571	1,776	-	-	1,776
Restructuring Costs	48	-	(48)	-	-	-	-	-
Income Before Income Tax Expense	2,585	-	(14)	2,571	1,776	-	-	1,776
Income Tax Expense	892	-	(4)	888	630	-	-	630
Net Income	$ 1,693	$ -	$ (10)	$ 1,683	$ 1,146	$ -	$ -	$ 1,146
NET INCOME PER COMMON SHARE								
Basic	$ 2.05			$ 2.04	$ 1.34			$ 1.34
Diluted	$ 1.98			$ 1.97	$ 1.31			$ 1.31

	FOR THE YEAR 1999				FOR THE YEAR 1998			
	REPORTED RESULTS (a)	CREDIT CARD (b)	SPECIAL ITEMS (c)	OPERATING BASIS	REPORTED RESULTS (a)	CREDIT CARD (b)	SPECIAL ITEMS (c)	OPERATING BASIS
EARNINGS								
Market-Sensitive Revenue	$ 7,392	$ -	$ -	$ 7,392	$ 5,027	$ -	$ -	$ 5,027
Less Market-Sensitive Revenue	14,825	993	(228)	15,590	13,629	1,148	(191)	14,586
Total Revenue	22,217	993	(228)	22,982	18,656	1,148	(191)	19,613
Noninterest Expense	12,173	-	(100)	12,073	10,854	-	(37)	10,817
Operating Margin	10,044	993	(128)	10,909	7,802	1,148	(154)	8,796
Credit Costs	1,621	993	-	2,614	1,343	1,148	-	2,491
Income Before Restructuring Costs	8,423	-	(128)	8,295	6,459	-	(154)	6,305
Restructuring Costs	48	-	(48)	-	529	-	(529)	-
Income Before Income Tax Expense	8,375	-	(80)	8,295	5,930	-	375	6,305
Income Tax Expense	2,929	-	(28)	2,901	2,148	-	141	2,289
Net Income	$ 5,446	$ -	$ (52)	$ 5,394	$ 3,782	$ -	$ 234	$ 4,016
NET INCOME PER COMMON SHARE								
Basic	$ 6.49			$ 6.42	$ 4.35			$ 4.63
Diluted	$ 6.27			$ 6.21	$ 4.24			$ 4.51

Note: Charge-offs and provisions for risk management instruments, included in credit costs prior to 1999, are now netted against trading revenue. All prior periods have been restated.

(a) Represent results as reported in Chase's financial statements, except that revenues are categorized between market-sensitive and less market-sensitive revenues and restructuring costs have been separately displayed. Market-sensitive revenue includes investment banking fees, trading-related revenue (including trading-related net interest income), securities gains and private equity gains.
(b) This column excludes the impact of credit card securitizations.
(c) Includes restructuring costs and special items. The 1999 fourth quarter results included interest income from prior years' tax refunds of $62 million and a net restructuring charge of $48 million. The net restructuring charge reflects a $75 million charge taken in connection with planned staff reductions and premises and equipment dispositions resulting from the relocation of several business functions, and a $100 million charge associated with restructuring actions undertaken in certain businesses. These charges were partially offset by the reversal of $127 million of costs primarily related to occupancy not fully utilized under the $510 million charge taken in 1998. Also included in the 1999 full year results were $166 million in gains from sales of nonstrategic assets, of which $95 million was from the sale of One New York

Plaza and $71 million was from the sale of branches in Beaumont, Texas, and a special contribution of $100 million. The 1998 full year results included interest income from prior years' tax refunds of $191 million, costs incurred for accelerated vesting of stock-based incentive awards of $37 million, and a $510 million charge taken in connection with initiatives to streamline support functions, and merger-related restructuring costs of $19 million.

Unaudited

THE CHASE MANHATTAN CORPORATION
CONSOLIDATED BALANCE SHEET
(in millions)

	December 31, 1999	December 31, 1998	% Over/(Under) 1998
ASSETS			
Cash and Due from Banks	$ 16,229	$ 17,068	(5%)
Deposits with Banks	28,076	7,212	289%
Federal Funds Sold and Securities Purchased Under Resale Agreements	23,823	18,487	29%
Trading Assets:			
Debt and Equity Instruments	30,191	24,844	22%
Risk Management Instruments	33,078	32,848	1%
Securities	61,513	64,490	(5%)
Loans (Net of Allowance for Loan Losses of $3,457 in 1999 and $3,552 in 1998)	172,702	169,202	2%
Other Assets	40,493	31,724	28%
TOTAL ASSETS	$ 406,105	$ 365,875	11%
LIABILITIES			
Deposits:			
Domestic:			
Noninterest-Bearing	$ 49,468	$ 47,541	4%
Interest-Bearing	80,132	85,886	(7%)
Foreign:			
Noninterest-Bearing	6,061	4,082	48%
Interest-Bearing	106,084	74,928	42%
Total Deposits	241,745	212,437	14%
Federal Funds Purchased and Securities Sold Under Repurchase Agreements	50,148	41,632	20%
Commercial Paper	8,509	7,788	9%
Other Borrowed Funds	5,145	7,239	(29%)
Trading Liabilities	38,573	38,502	--
Accounts Payable, Accrued Expenses and Other Liabilities, Including the Allowance for Credit Losses of $170 in 1999 and 1998	17,678	15,514	14%
Long-Term Debt	17,602	16,187	9%
Guaranteed Preferred Beneficial Interests in Corporation's Junior Subordinated Deferrable Interest Debentures	2,538	2,188	16%
TOTAL LIABILITIES	381,938	341,487	12%
PREFERRED STOCK OF SUBSIDIARY	550	550	--
STOCKHOLDERS' EQUITY			
Preferred Stock	928	1,028	(10%)
Common Stock	882	882	--
Capital Surplus	9,714	9,836	(1%)
Retained Earnings	17,547	13,544	30%
Accumulated Other Comprehensive Income (Loss)	(1,454)	392	NM
Treasury Stock, at Cost	(4,000)	(1,844)	117%
TOTAL STOCKHOLDERS' EQUITY	23,617	23,838	(1%)
TOTAL LIABILITIES, PREFERRED STOCK OF SUBSIDIARY AND STOCKHOLDERS' EQUITY	$ 406,105	$ 365,875	11%

NM - Not meaningful
Unaudited

THE CHASE MANHATTAN CORPORATION
CONSOLIDATED STATEMENT OF CHANGES
IN STOCKHOLDERS' EQUITY
(in millions)

	For The Year	
	1999	1998
Preferred Stock		
Balance at Beginning of Year	$ 1,028	$ 1,740
Issuance of Stock	-	200
Redemption of Stock	(100)	(912)
Balance at End of Year	$ 928	$ 1,028
Common Stock		
Balance at Beginning of Year	$ 882	$ 441
Issuance of Common Stock for a Two-for-One Stock Split	-	441
Balance at End of Year	$ 882	$ 882
Capital Surplus		
Balance at Beginning of Year	$ 9,836	$ 10,360
Issuance of Common Stock for a Two-for-One Stock Split	-	(441)
Issuance of Common Stock and Options for the Purchase Accounting Acquisition of H&Q	215	-
Shares Issued and Commitments to Issue Common Stock for Employee Stock-Based Awards and Related Tax Effects	(337)	(83)
Balance at End of Year	$ 9,714	$ 9,836
Retained Earnings		
Balance at Beginning of Year	$ 13,544	$ 11,086
Net Income	5,446	3,782
Cash Dividends Declared:		
Preferred Stock	(71)	(98)
Common Stock	(1,372)	(1,226)
Balance at End of Year	$ 17,547	$ 13,544
Accumulated Other Comprehensive Income (Loss)		
Balance at Beginning of Year	$ 392	$ 112
Other Comprehensive Income (Loss)	(1,846)	280
Balance at End of Year	$(1,454)	$ 392
Treasury Stock, at Cost		
Balance at Beginning of Year	$(1,844)	$(1,997)
Purchase of Treasury Stock	(4,349)	(1,091)
Reissuance of Treasury Stock	1,981	1,244
Reissuance of Treasury Stock for the Purchase Accounting Acquisition of H&Q	212	-
Balance at End of Year	$(4,000)	$(1,844)
Total Stockholders' Equity	$ 23,617	$ 23,838

	1999	1998
Comprehensive Income		
Net Income	$ 5,446	$ 3,782
Other Comprehensive Income (Loss)	(1,846)	280
Comprehensive Income	$ 3,600	$ 4,062

Unaudited

THE CHASE MANHATTAN CORPORATION
CREDIT RELATED INFORMATION
(in millions)

December 31,	Credit-Related Assets 1999	Credit-Related Assets 1998	% Over/(Under) 1998	Nonperforming Assets 1999	Nonperforming Assets 1998	% Over/(Under) 1998
CONSUMER LOANS						
Domestic Consumer:						
1-4 Family Residential Mortgages	$ 44,262	$41,831	6%	$ 286	$ 313	(9%)
Credit Card - Reported	15,633	14,229	10%	40 (a)	--	NM
Credit Card Securitizations (b)	17,939	18,033	(1%)	--	--	--
Credit Card - Managed	33,572	32,262	4%	40	--	NM
Auto Financings	18,442	16,456	12%	83	50	66%
Other Consumer	6,902	8,375	(18%)	7	6	17%
Total Domestic Consumer	103,178	98,924	4%	416	369	13%
Total Foreign Consumer	2,800	2,939	(5%)	22	23	(4%)
Total Consumer Loans	105,978	101,863	4%	438	392	12%
COMMERCIAL LOANS						
Domestic Commercial:						
Commercial and Industrial	52,308	49,706	5%	392	332	18%
Commercial Real Estate	3,636	3,984	(9%)	51	41	24%
Total Domestic Commercial	55,944	53,690	4%	443	373	19%
Total Foreign Commercial	32,176	35,234	(9%)	779	675	15%
Total Commercial Loans	88,120	88,924	(1%)	1,222	1,048	17%
Derivative and FX Contracts	33,611	33,255	1%	34	50	(32%)
Total Commercial Credit-Related	121,731	122,179	--	1,256	1,098	14%
Total Managed Credit-Related	$227,709	$224,042	2%	1,694	1,490	14%
Assets Acquired as Loan Satisfactions				102	116	(12%)
Total Nonperforming Assets				$ 1,796	$ 1,606	12%

NET CHARGE-OFFS	Fourth Quarter 1999	Fourth Quarter 1998	% Over/(Under) 1998	For The Year 1999	For The Year 1998	% Over/(Under) 1998
CONSUMER LOANS						
Domestic Consumer:						
1-4 Family Residential Mortgages	$ 10	$ 9	11%	$ 29	$ 31	(6%)
Credit Card - Reported	187	212	(12%)	828	762	9%
Credit Card Securitizations (b)	240	284	(15%)	993	1,148	(14%)
Credit Card - Managed	427	496	(14%)	1,821	1,910	(5%)
Auto Financings	24	19	26%	81	77	5%
Other Consumer	52	44	18%	196	167	17%
Total Domestic Consumer	513	568	(10%)	2,127	2,185	(3%)
Total Foreign Consumer	10	11	(9%)	37	25	48%
Total Consumer Loans	523	579	(10%)	2,164	2,210	(2%)
COMMERCIAL LOANS						
Domestic Commercial:						
Commercial and Industrial	107	9	NM	252	(68)	NM
Commercial Real Estate	(1)	(5)	NM	(14)	(14)	--
Total Domestic Commercial	106	4	NM	238	(82)	NM
Total Foreign Commercial	181	112	62%	324	438	(26%)
Total Commercial Loans	287	116	147%	562	356	58%
Total Managed Net Charge-offs (c)	$ 810	$ 695	17%	$ 2,726	$ 2,566	6%

(a) Includes currently performing loans placed on a cash basis because of concerns as to collectibility.
(b) Represents the portion of Chase's credit card receivables that have been securitized.
(c) Excludes charge-offs for risk management instruments which are netted against trading revenues.

NM - Not meaningful
Unaudited

THE CHASE MANHATTAN CORPORATION
CREDIT RELATED INFORMATION (Continued)

MANAGED CREDIT CARD PORTFOLIO * (in millions, except ratios)	As of or For The Three Months Ended December 31, 1999	1998	As of or For The Year Ended December 31, 1999	1998
Average Credit Card Receivables	$33,290	$31,902	$32,707	$31,965
Past Due 90 Days or More and Accruing	$ 638	$ 691	$ 638	$ 691
As a Percentage of Average Credit Card Receivables	1.92%	2.17%	1.95%	2.16%
Net Charge-offs	$ 436	$ 500	$ 1,852	$ 1,925
As a Percentage of Average Credit Card Receivables	5.24%	6.27%	5.66%	6.02%

* Includes domestic and international credit card activity.

SELECTED COUNTRY EXPOSURE (a)
(in billions)

	At December 31, 1999						At Dec. 31, 1998	
LATIN AMERICA	Lending-Related (b)	Trading-Related (c)	Gross Local Country Assets	Less Local Funding	Net Cross-Border Exposure (a)	Country Related Resale Agree-ments (a)	Net Cross-Border Exposure	Country Related Resale Agree-ments
Brazil	$ 0.9	$ 0.2	$ 1.3	$ (1.0)	$ 1.4	$ 0.9	$ 2.3	$ 0.9
Argentina	2.1	0.2	0.4	(0.3)	2.4	0.6	2.3	0.5
Mexico	1.6	0.8	0.4	(0.4)	2.4	0.5	1.8	0.4
Chile	0.9	-	0.1	(0.1)	0.9	-	0.9	-
Colombia	0.6	-	-	-	0.6	-	0.8	-
Venezuela	0.3	-	-	-	0.3	0.1	0.4	-
All Other Latin America (d)	0.7	0.1	0.8	(0.8)	0.8	-	1.0	-
Total Latin America	$ 7.1	$ 1.3	$ 3.0	$ (2.6)	$ 8.8	$ 2.1	$ 9.5	$ 1.8
ASIAN IMF COUNTRIES								
South Korea	$ 0.6	$ 0.2	$ 0.9	$ (0.3)	$ 1.4	$ -	$ 2.4	$ -
Indonesia	0.8	0.1	0.1	(0.1)	0.9	-	1.2	-
Thailand	0.1	0.1	0.7	(0.2)	0.7	-	0.9	-
Subtotal	1.5	0.4	1.7	(0.6)	3.0	-	4.5	-
OTHER EMERGING ASIA								
Hong Kong	0.4	0.1	4.5	(4.5)	0.5	-	0.8	-
Singapore	0.8	0.1	0.1	(0.1)	0.9	-	0.8	-
Philippines	0.1	0.1	0.3	(0.1)	0.4	-	0.6	-
Malaysia	0.1	0.1	0.6	(0.1)	0.7	-	0.6	-
China	0.2	0.2	0.1	(0.1)	0.4	-	0.6	-
All Other Asia	0.3	-	0.5	(0.3)	0.5	-	0.5	-
Total Emerging Asia (e)	$ 3.4	$ 1.0	$ 7.8	$ (5.8)	$ 6.4	$ -	$ 8.4	$ -

(a) Estimated cross-border disclosure is based on the Federal Financial Institutions Examination Council ("FFIEC") guidelines governing the determination of cross-border risk. Under FFIEC guidelines, resale agreements are reported by the country of the issuer of the underlying security. Chase, however, does not consider the cross-border risk of resale agreements to depend upon the country of the issuer of the underlying security and, as a result, has presented these amounts separately in the above table.
(b) Includes loans and accrued interest, interest-bearing deposits with banks, acceptances, other monetary assets, issued letters of credit and undrawn commitments to extend credit.
(c) Includes cross-border trading debt and equity instruments and the mark-to-market exposure of foreign exchange and derivative contracts. The amounts associated with foreign exchange and derivative contracts are presented after taking into account the impact of legally enforceable master netting agreements.
(d) Excludes Bermuda and Cayman Islands.
(e) Excludes Japan, Australia and New Zealand. The net cross-border exposure for Japan, Australia and New Zealand at December 31, 1999 was $4.9 billion,

$2.0 billion and $0.3 billion, respectively, compared with $5.2 billion, $1.9 billion and $0.6 billion, respectively, at December 31, 1998. Japan also had country-related resale agreements of $3.3 billion at December 31, 1999, compared with $1.7 billion at December 31, 1998.

Unaudited

THE CHASE MANHATTAN CORPORATION
CONDENSED AVERAGE CONSOLIDATED BALANCE SHEET, INTEREST AND RATES
(Taxable-Equivalent Interest and Rates; in millions)

	Fourth Quarter 1999			Fourth Quarter 1998		
	Average Balance	Interest	Rate (Annualized)	Average Balance	Interest	Rate (Annualized)
ASSETS						
Liquid Interest-Earning Assets	$ 70,789	$ 1,018	5.71%	$ 62,155	$ 1,096	7.00%
Securities	59,977	878	5.81%	64,340	967	5.96%
Loans	175,822	3,452	7.79%	173,119	3,382	7.75%
Total Interest-Earning Assets	306,588	5,348	6.92%	299,614	5,445	7.21%
Noninterest-Earning Assets	81,000			78,827		
Total Assets	$387,588			$378,441		
LIABILITIES						
Interest-Bearing Deposits	$172,655	1,786 (b)	4.10%	$160,386	1,717	4.25%
Short-Term and Long-Term Debt	99,451	1,330	5.31%	92,633	1,564	6.70%
Total Interest-Bearing Liabilities	272,106	3,116	4.54%	253,019	3,281	5.14%
Noninterest-Bearing Deposits	50,710			48,628		
Other Noninterest-Bearing Liabilities	41,377			52,914		
Total Liabilities	364,193			354,561		
PREFERRED STOCK OF SUBSIDIARY	550			550		
STOCKHOLDERS' EQUITY						
Preferred Stock	928			1,028		
Common Stockholders' Equity	21,917			22,302		
Total Stockholders' Equity	22,845			23,330		
Total Liabilities, Preferred Stock of Subsidiary and Stockholders' Equity	$387,588			$378,441		
INTEREST RATE SPREAD			2.38%			2.07%
NET INTEREST INCOME AND NET YIELD ON INTEREST-EARNING ASSETS		$ 2,232	2.89%		$ 2,164	2.87%
NET INTEREST INCOME AND NET YIELD ON INTEREST-EARNING ASSETS (a)		$ 2,567	3.14% (b)		$ 2,531	3.16%

	For The Year 1999			For The Year 1998		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate
ASSETS						
Liquid Interest-Earning Assets	$ 64,212	$ 3,908	6.09%	$ 68,910	$ 5,284	7.67%
Securities	56,216	3,233	5.75%	58,484	3,635	6.22%
Loans	173,770	13,118	7.55%	169,386	13,394	7.91%
Total Interest-Earning Assets	294,198	20,259	6.89%	296,780	22,313	7.52%
Noninterest-Earning Assets	75,949			76,431		
Total Assets	$370,147			$373,211		
LIABILITIES						
Interest-Bearing Deposits	$163,795	6,592 (b)	4.02%	$153,545	6,840 (b)	4.45%
Short-Term and Long-Term Debt	92,179	4,901	5.32%	98,368	6,883	7.00%
Total Interest-Bearing Liabilities	255,974	11,493	4.49%	251,913	13,723	5.45%
Noninterest-Bearing Deposits	48,752			46,169		
Other Noninterest-Bearing Liabilities	41,892			51,971		
Total Liabilities	346,618			350,053		
PREFERRED STOCK OF SUBSIDIARY	550			550		
STOCKHOLDERS' EQUITY						
Preferred Stock	1,002			1,280		
Common Stockholders' Equity	21,977			21,328		
Total Stockholders' Equity	22,979			22,608		
Total Liabilities, Preferred Stock of Subsidiary and Stockholders' Equity	$370,147			$373,211		
INTEREST RATE SPREAD			2.40%			2.07%
NET INTEREST INCOME AND NET YIELD ON INTEREST-EARNING ASSETS		$ 8,766	2.98%		$ 8,590	2.89%
NET INTEREST INCOME AND NET YIELD ON INTEREST-EARNING ASSETS (a)		$ 10,101	3.24% (b)		$ 10,050	3.19%(b)

(a) Excludes the impact of the credit card securitizations.
(b) Includes interest income of $62 million recognized in the 1999 fourth quarter and $191 million recognized in 1998 for prior years' tax refunds. Excluding these amounts, the net yield on interest-earning assets would be 3.07%, 3.22% and 3.13% for the 1999 fourth quarter, 1999 full year and 1998 full year,respectively.

Unaudited

THE CHASE MANHATTAN CORPORATION
Chase Capital Partners

Chase Capital Partners Investment Portfolio at December 31, 1999

($ in millions)	Carrying Value	Cost
Total Public Securities (101 securities)	$ 2,624	$ 696
Total Non-Public Direct Investments (484 investments)	4,481	4,344
Total Non-Public Fund Investments (282 funds)	1,844	1,867
Total Investment Portfolio	$ 8,949	$ 6,907

Public Securities Investments at December 31, 1999

($ in millions)	Symbol	Shares (MM)	Quoted Public Value	Cost
TRITON PCS HOLDING, INC.	TPCS	11.6	$ 546	$ 67
TELECORP PCS	TLCP	11.6	491	60
STARMEDIA NETWORK, INC.	STRM	11.0	442	28
IXL ENTERPRISES, INC.	IIXL	7.4	411	29
DIGITAL ISLAND	ISLD	2.3	223	12
COBALT NETWORKS, INC.	COBT	1.9	208	5
AMERICAN TOWER SYSTEMS	AMT	6.2	188	17
SEAT - PATINE GIALLE SPA	SPG IM	*	185	12
FISHER SCIENTIFIC	FSH	4.1	146	39
ITXC CORP.	ITXC	3.8	135	6
Top Ten Public Securities			$ 2,975	$ 275
Other Securities (91 securities)			1,003	421
Total Public Securities (carrying value $2,624)			$ 3,978	$ 696

* - owned through a limited partnership

Policy:

Public securities held by Chase Capital Partners are marked-to-market at the quoted public value less liquidity discounts, with the resulting unrealized gains/losses included in the income statement. Chase's valuation policy for public securities incorporates the use of these liquidity discounts and price averaging methodologies in certain circumstances to take into account the fact that Chase can not immediately realize such public quoted values due to the numerous regulatory, corporate and contractual sales restrictions. Non-Public investments are carried at cost, with the exception of holdings in which a subsequent investment by an unaffiliated party indicates a valuation in excess of cost and holdings for which evidence of an other-than-temporary decline in value exists.