

SENIOR MANAGEMENT BIOGRAPHIES

Jamie Dimon, Chairman and Chief Executive Officer



Jamie Dimon is the Chairman of the Board and Chief Executive Officer of JPMorgan Chase & Co.

Dimon became Chairman of the Board, effective January 1, 2007, following his appointment as Chief Executive Officer on January 1, 2006. He also assumed the title of President upon the company's merger with Bank One Corporation on July 1, 2004.

Dimon began his professional career at American Express, serving as Assistant to the President from 1982 until 1985. He then became a key member of the team that launched and defined the strategy for Commercial Credit Company in October 1986, when the consumer lending company was spun off from Control Data Corporation. He served as Chief Financial Officer and then President. Commercial Credit made numerous acquisitions and divestitures, including acquiring Primerica Corporation in 1987 and taking its name. The firm then acquired The Travelers Corporation in 1993, becoming Travelers Group.

Dimon served as President and Chief Operating Officer of Travelers from 1990 through 1998 while concurrently serving as Chief Operating Officer of its Smith Barney Inc. subsidiary. He became Chief Executive Officer of Smith Barney in January 1996 and then co-Chairman and co-Chief Executive Officer of the combined brokerage following the 1997 merger of Smith Barney and Salomon Brothers.

In 1998, Dimon was named President of Citigroup Inc., the global financial services company formed by the combination of Travelers Group and Citicorp.

In 2000, Dimon was named Chairman and Chief Executive Officer of Bank One. During his four years with the company, he engineered a dramatic turnaround – taking the bank from a half-billion-dollar loss in 2000 to record earnings of \$3.5 billion in 2003.

Dimon earned his bachelors degree from Tufts University and holds an MBA from Harvard Business School. He serves on the boards of directors of a number of non-profit institutions, including the Federal Reserve Bank of New York, the Clearing House and the United Negro College Fund. Additionally, he serves on the executive committee of the Business Council, Business Roundtable and the Partnership for New York City, and is a member of the Financial Services Forum, Financial Services Roundtable and Council on Foreign Relations.

Doug Braunstein, Executive Vice President and Chief Financial Officer



Doug Braunstein is Executive Vice President and Chief Financial Officer of JPMorgan Chase & Co. He is also a member the firm's Operating and Executive Committees.

Prior to being named Chief Financial Officer in 2010, Braunstein served as Head of Investment Banking, Americas. Throughout his career, he held numerous senior Investment Banking positions including head of Investment Banking Coverage and head of Global Mergers and Acquisitions.

Braunstein began his career in Investment Banking in 1986. As a strategic advisor in M&A, he worked on numerous transactions for the firm's clients including some of the largest transactions over the past decade. In addition, Braunstein led the advisory teams for JPMorgan Chase's merger with Bank One and the acquisition of Bear Stearns.

Braunstein holds a Bachelor of Science degree from Cornell University and a JD degree from Harvard Law School. He serves on the boards of the JPMorgan Chase Foundation and the Dalton School and is an executive partner of Greater NY. Braunstein is a Trustee of Cornell University, as well as a member of the School of Industrial and Labor Relations Advisory Board.

Jes Staley, Chief Executive Officer—Investment Bank



Jes Staley is the CEO of JPMorgan Chase & Co.'s Investment Bank and is responsible for overseeing and coordinating the firm's international efforts across all lines of business. He is a member of the firm's Operating and Executive Committees.

Prior to being named CEO in 2009, Staley was Chief Executive Officer of J.P. Morgan Asset Management. He led J.P. Morgan's expansion into alternatives, including the strategic partnership with Highbridge Capital Management in 2004.

Staley began his professional career at J.P. Morgan in 1979. From 1980 to 1989, he worked in the firm's Latin America division, where he served as Head of Corporate Finance for Brazil and General Manager of the firm's Brazilian brokerage firm. He spent eight of these years in São Paulo.

Staley was one of the founding members of J.P. Morgan's equities business, which consolidated the firm's extension into investment banking in the early 1990's. He ran Equity Capital Markets and Syndicate.

In 1999, Staley was tapped to head J.P. Morgan's Private Bank, which under his leadership improved profitability threefold in two years. In 2001, he was promoted Chief Executive Officer of Asset Management.

Staley holds a Bachelor of Science degree in Economics from Bowdoin College. He currently serves on the Board of Directors of the Institute of International Finance, Robin Hood Foundation, Council on Foreign Relations, United States-China Business Council, Code Advisors and the Board of Trustees of Bowdoin College.

Todd Maclin, Chief Executive Officer—Consumer & Business Banking



Todd Maclin is Chief Executive Officer of JPMorgan Chase & Co's. Consumer & Business Banking business. He is also a member of the firm's Executive and Operating Committees.

Maclin is a native Texan and 33-year veteran of JPMorgan Chase & Co. and its predecessor banks. He has held a variety of leadership positions in investment banking and commercial banking at JPMorgan Chase & Co. including prior roles as Regional Executive for Texas and the Southwest U.S., and Global Executive for Energy Investment Banking, and CEO of Commercial Banking. He also serves on the board of the JPMorgan Chase Foundation.

An active member of the business community, Maclin has served on the Executive Committee and Board of Directors of the Greater Dallas Chamber; as an advisory Director of the Export-Import Bank of the United States; Director of Private Export Funding Corporation; advisory member of the National Petroleum Council; and member of Young Presidents/World Presidents Organization. He currently serves as a Director of the American Bankers Association; National Trustee for the Boys and Girls Clubs of America; Development Board of University of Texas System; Advisory Council for The University of Texas at Austin McCombs School of Business; Executive Committee of the University of Texas Chancellor's Council; Board of Visitors of the University of Texas Southwestern Health System; and on The Financial Services Roundtable in Washington D.C.

Maclin holds a Bachelor of Business degree from the University of Texas at Austin and an MBA degree from the University of Houston.

Frank Bisignano, Chief Administrative Officer, Chief Executive Officer—Chase Mortgage Banking



Frank Bisignano is Chief Administrative Officer of JPMorgan Chase & Co. and Chief Executive Officer of Chase Mortgage Banking. He is also a member of the firm's Operating and Executive Committees.

Prior to joining JPMorgan Chase in 2005, Bisignano was the Chief Executive Officer for Citigroup's Global Transactions Services business and a member of Citigroup's Management Committee. Bisignano was also the Chief Administrative Officer for Citigroup's Corporate and Investment Bank, a Senior Executive Vice President and Citigroup's firm-wide Deputy Head of Technology and Operations.

Prior to his career at Citigroup, Bisignano worked at First Fidelity Bank from 1990 to 1994. During that company's turnaround, he was the Executive Vice President overseeing Technology and Operations, and he later served as Chief Consumer Lending Officer.

Bisignano serves on the following nonprofit boards: PENCIL, the National September 11 Memorial and Museum, and Continuum Health Partners. He is also a Trustee for The Battery Conservancy and St. Patrick's Cathedral. He was previously Vice Chairman of the Options Clearing Corporation and a board member for the Depository Trust and Clearing Corporation, the Alliance for Downtown New York and the Lower Manhattan Cultural Council.

Gordon Smith, Chief Executive Officer—Card Services & Auto



Gordon Smith is Chief Executive Officer of JPMorgan Chase & Co's. Card Services & Auto business. He is also a member of the firm's Executive and Operating Committees.

Before joining Chase in June 2007, Smith was with American Express for more than 25 years, leading and managing several businesses.

From August 2005 until June 2007, Smith was President of American Express' Global Commercial Card business, responsible for corporate and corporate purchasing cards across more than 30 countries in Europe, Asia-Pacific, Latin America and the United States.

Prior to August 2005, Smith was President of the Consumer Card Services Group, responsible for all consumer card products in the U.S. including the charge card line with the iconic green, gold, platinum and centurion products. His group managed highly successful co-brand business partnerships with Delta Airlines, Costco and Hilton and Starwood Hotels.

Before his role as President of the Consumer Card Services Group, Smith was Executive Vice President of U.S. Operations.

Smith holds an MBA degree from the Thunderbird School of Global Management, and serves on the Board of Directors for Choice Hotels International.

Douglas Petno, Chief Executive Officer—Commercial Banking



Doug Petno is Chief Executive Officer of JPMorgan Chase & Co.'s Commercial Banking business. He is also a member of the firm's Operating and Executive Committees.

Before being named CEO in 2012, Petno was the Chief Operating Officer of Commercial Banking.

Petno began his professional career with the firm in 1989 in Oil & Gas Investment Banking. Since then, he has held several senior Investment Banking positions.

Most recently, Petno was the global head of the Natural Resources Investment Banking Group at JPMorgan Chase, where he oversaw client coverage for Oil & Gas, Power & Utilities, Chemicals, Metals & Mining, Building Products and Paper & Packaging and advised on some of the largest transactions in the Natural Resources industry over the past decade.

Petno holds a Bachelor of Arts degree in Biology from Wabash College and a Master of Business Administration degree from the Simon School of Business at the University of Rochester.

Mike Cavanagh, Chief Executive Officer—Treasury & Securities Services



Mike Cavanagh is Chief Executive Officer of JPMorgan Chase & Co.'s Treasury & Securities Services business, one of the world's largest cash management providers and a leading global custodian. He is also a member of the firm's Operating and Executive Committees.

Prior to being named CEO of Treasury & Securities Services in 2010, Cavanagh was Chief Financial Officer of JPMorgan Chase & Co. for six years.

Before being named CFO, Cavanagh was Head of Middle Market Banking for JPMorgan Chase. Cavanagh joined Bank One in May 2000 and held a variety of roles there including, Head of Strategy and Planning, Treasurer, Chief Administrative Officer of the Commercial Bank and Chief Operating Officer for Middle Market Banking.

Before joining Bank One, Cavanagh spent seven years with Citigroup and its predecessors.

Cavanagh holds a Bachelor of Arts degree in History from Yale and a JD degree from the University of Chicago.

Mary Callahan Erdoes, Chief Executive Officer—Asset Management



Mary Callahan Erdoes is Chief Executive Officer of JPMorgan Chase and Co's. Asset Management business, a global leader in investment management and private banking with more than \$1.8 trillion in assets under supervision.

In addition to being a member of JPMorgan Chase & Co.'s Operating and Executive Committees, Erdoes leads the firm's strategic partnership with Highbridge Capital Management and Gávea Investimentos.

Erdoes joined J.P. Morgan in 1996 from Meredith, Martin & Kaye, a fixed income specialty advisory firm. Previously, she worked at Bankers Trust in corporate finance, merchant banking and high yield debt underwriting.

Erdoes holds a Bachelor of Science degree from Georgetown University and an MBA degree from Harvard Business School. She is also a board member of the U.S. Fund for UNICEF. In 2010, she was recognized by Forbes and Fortune magazines for their "World's 100 Most Powerful Women" and "50 Most Powerful Women in Business" lists, respectively.