JPMORGAN CHASE & CO.

J.P. Morgan Opens Office in Abu Dhabi

Abu Dhabi, 17 February 2010 - J.P. Morgan this week hosted an opening ceremony for its new office in Abu Dhabi.

- J.P. Morgan marked the opening with a reception attended by His Excellency Khalil Mohammed Sharif Foulathi, Central Bank of UAE Chairman, government officials and clients. It was hosted by Heidi Miller, Chief Executive of J.P. Morgan Treasury & Securities Services, and attended by senior J.P. Morgan executives.
- J.P. Morgan has done business in the Middle East for more than 50 years since The Chase Manhattan Bank, a forerunner of today's J.P. Morgan, opened an office in Beirut.

Ghassan Abdul Karim, Chairman of the Middle East, North Africa, Turkey and Central Asia region at J.P. Morgan said: "We are pleased to announce the opening of our Abu Dhabi office, which is a further statement to the firm's commitment to Abu Dhabi, the UAE and to the entire MENA region."

Murad Megalli, CEO of the Middle East, North Africa, Turkey and Central Asia region at J.P. Morgan, said: "Our local presence combined with J.P. Morgan's unique product breadth and industry expertise will be essential to serve our clients with world-class financial services."

Asif Raza, head of J.P. Morgan Treasury & Securities Services in the Middle East North Africa region, said, "Opening an office in Abu Dhabi is an important milestone for us in this region and demonstrates the strategic importance of Abu Dhabi to our business. The office will further strengthen our ties to the local business and financial community, and enable us to help these clients meet their needs."

About J.P. Morgan Worldwide Securities Services

J.P. Morgan Worldwide Securities Services (WSS) is a premier securities servicing provider that helps institutional investors, alternative asset managers, broker dealers and equity issuers optimize efficiency, mitigate risk and enhance revenue. A division of JPMorgan Chase Bank, N.A. (NYSE: JPM), WSS leverages the firm's unparalleled scale, leading technology and deep industry expertise to service investments around the world. It has \$14.9 trillion in assets under custody and \$5.1 trillion in funds under administration. For more information, go to www.jpmorgan.com/visit/wss.

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JPMorgan Chase & Co. (NYSE: JPM), is a leading global financial services firm with assets of \$2.0 trillion and operations in more than 60 countries. The firm is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management, and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.