

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 8-K

Current Report
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 1, 2006

JPMorgan Chase & Co.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation)

1-5805
(Commission File Number)

13-2624428
(I.R.S. Employer
Identification Number)

270 Park Avenue
New York, NY
(Address of principal executive offices)

10017
(Zip Code)

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

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01 Other Events

On Sunday, October 1, 2006, JPMorgan Chase & Co. ("JPMorgan") completed its acquisition of the consumer, small-business and middle-market banking businesses of The Bank of New York Company, Inc., in exchange for JPMorgan's corporate trust business plus a cash payment of \$150 million.

On Monday, October 2, 2006, JPMorgan issued a press release announcing the completion of the transaction. The foregoing description is qualified in its entirety by the text of the press release, which is filed as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

Exhibit No. Description

99.1 Press Release, dated October 2, 2006

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.

JPMORGAN CHASE & CO.

Date: October 6, 2006

By: /s/ Anthony J. Horan

Name: Anthony J. Horan
Title: Corporate Secretary

Exhibit Index

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release, dated October 2, 2006

News release: IMMEDIATE

JPMorgan Chase completes acquisition of The Bank of New York's consumer, small-business and middle-market banking businesses

Chase creates unparalleled network of 750+ branches, 2,200 ATMs in New York Tri-State area

New York, Oct. 2, 2006 – JPMorgan Chase (NYSE: JPM) today announced the completion of its acquisition of The Bank of New York Company's (NYSE: BK) consumer, small-business and middle-market banking businesses.

The former Bank of New York customers – as well as existing Chase customers – now have access, without paying a fee, to 2,200 Tri-state area ATMs, which are branded Chase or Bank of New York. In spring of 2007, they will have access to an unparalleled Tri-State network of more than 750 Chase branches when the 339 Bank of New York branches are converted to the Chase platform and brand.

In addition, JPMorgan Chase exchanged select corporate trust businesses with The Bank of New York as part of the transaction. JPMorgan Chase will concentrate on expanding its operating services businesses, including global custody, fund accounting, securities lending, global securities clearance, cash management and trade finance.

About JPMorgan Chase

JPMorgan Chase is a leading global financial services firm with assets of \$1.3 trillion and operations in more than 50 countries. The firm is a leader in financial services for consumers and businesses, investment banking, financial transaction processing, asset and wealth management, and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase has its corporate headquarters in New York and its U.S. consumer and commercial banking headquarters in Chicago. Under the JPMorgan, Chase, and Bank One brands, the firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at www.jpmorganchase.com.

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