



JPMorgan Treasury Services

JPMorgan Treasury Services is a top-ranked, full-service provider of innovative payments, collections, liquidity and investment management, trade finance, commercial card and information solutions to corporations and financial institutions worldwide. It has a two-hundred-year legacy of commitment to clients.

Today, JPMorgan is redefining treasury management and reaffirming its position as a global leader in the industry. It offers clients the perspective of a product innovator, thought leader and global financial solutions provider. By moving beyond the boundaries of traditional cash management services, JPMorgan is developing innovative products, new end-to-end solutions and fresh approaches to solve the most complex treasury management challenges.

As a leader in U.S. dollar and cross-border payments, JPMorgan Treasury Services

processes as much as \$2.9 trillion in U.S. dollar wire payments daily and has been the number-one ACH originator since the inception of the network 28 years ago. With more than 50,000 clients in 46 countries, JPMorgan is the world's largest provider of treasury management services.

With employees operating in 35 countries across the globe, JPMorgan takes a partnership approach to ensure that clients receive comprehensive support and technical assistance, beginning with solutions design, moving through product implementation and finishing with ongoing delivery of quality service.

JPMorgan's goal is to help clients save time, save money and compete more effectively. Its commitment is to provide continued leadership in support of clients, industry and communities into the future.

The Asset

Best Cash Management Bank - Corporates, 2001 - 2004

Best Cash Management Bank - Financial Institutions, 2005

Best in Liquidity Management, 2004 and 2005

Best Structured Trade Finance Bank, 2005

FinanceAsia

Best Trade Solutions Bank, 2004

Trade & Forfeiting Review

Best Trade Services Provider, 2004

Deals of the Year - 2004: Lucent Technologies (India)

Ernst & Young Survey, 2004

#1 in CHIPS and Fedwire

#1 in sweep accounts

#1 in book transfers

#1 in purchasing cards

FIMetrix, 2004

#1 in U.S. Dollar Treasury Clearing and Commercial Payments, globally and in Asia

#1 non-indigenous Euro clearer

NACHA, 2005

#1 in ACH originations

The world's largest issuer of SBLCs and commercial LCs

Documentary Credit World

#1 U.S. bank in total letter of credit outstandings, 2003 and 2004

Solutions provider to:

100% of the Dow 30

98% of American Banker Top 50 World Banking Companies

75% of the Forbes 500