

April 18, 2013

Dr. Gavin Michael Joins JPMorgan Chase As Head of Digital for Consumer and Community Banking

NEW YORK – April 18, 2013 – Chase announced today that Dr. Gavin Michael has joined the firm as Head of Digital for Chase's Consumer and Community Banking division. Michael served as the Chief Technology Innovation Officer at Accenture since 2010, where he was responsible for the innovation agenda, technology strategy, and research and development. He will report to Gordon Smith, CEO of Chase Consumer and Community Banking, and Guy Chiarello, Chief Information Officer for JPMorgan Chase.

"We are extremely pleased to have Gavin join the firm," said Gordon Smith, CEO of Consumer & Community Banking. "With over 31 million active Chase.com users and more than 12 million active mobile users, it's important that we continue to innovate and provide exceptional customer experience in our internet and mobile channels. Gavin has more than 20 years of experience across Retail Banking technology, including governance, organization, strategy, and innovation. His experience in running large, complex global projects across financial services and consulting makes him a great fit to lead Chase's mobile and digital channel."

Prior to joining Accenture in 2010, Michael had a series of senior technology roles at Lloyd's Banking Group, including Retail Chief Information Officer. In this role, he drove branch technology innovations at the center of their customer experience strategy. He previously held senior roles at National Australia Bank and IBM.

Michael received his Ph.D. in Computer Science from Australian National University and his undergraduate degree from University of Western Australia.

About Chase

Chase is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$2.4 trillion and operations in more than 60 countries. Chase serves more than 52 million consumers and small businesses through more than 5,600 bank branches, 18,700 ATMs, credit cards, mortgage offices, and online and mobile banking as well as through relationships with auto dealerships. More information about Chase is available at www.chase.com.

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