## Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

### 1. Registrant name
- **Organization**: J.P. Morgan Chase & Co.

### 2. Address
- **270 Park Avenue**
  - **City**: New York
  - **State**: NY
  - **Zip Code**: 10017
  - **Country**: USA

### 3. Principal place of business (if different than line 2)
- **City**
- **State**
- **Zip Code**
- **Country**

### 4. Contact Name
- **Full Name**: Bridget Lawless
- **Telephone number**: 212-270-0774
- **E-mail**: bridget.lawless@jpmchase.com

### 5. Senate ID #
- **25807-12**

### 6. House ID #
- **31280000**

### TYPE OF REPORT
- **Year**: 2005
- **Midyear (January 1-June 30)**: No
- **Year End (July 1-December 31)**: Yes

### 7. Check if this filing amends a previously filed version of this report
- **No**

### 8. Check if this is a Termination Report
- **No**

### 9. Termination Date
- **31 December 2005**

### 10. No Lobbying Activity
- **No**

## INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

### 12. Lobbying Firms
- **INCOME relating to lobbying activities for this reporting period were:
  - Less than $10,000**: No
  - $10,000 or more**: Yes
  - $**: 1971000

  Provide a good faith estimate, rounded to the nearest $20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

### 13. Organizations
- **EXPENSES relating to lobbying activities for this reporting period were:
  - Less than $10,000**: No
  - $10,000 or more**: Yes
  - $**: 1971000

### 14. REPORTING METHOD
- **Method A**: Reporting amounts using LDA definitions only
- **Method B**: Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
- **Method C**: Reporting amounts under section 622(c) of the Internal Revenue Code

---

Printed Name and Title: Bridget Lawless, Vice President

Page 1 of 13
LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

- Vicarious Liability: HR3 (Inclusion of provision to preempt state laws that allow leasing or renting company or those who finance these arrangements, as "owner" of the vehicle, to be held liable for the negligent acts of the driver regardless of the fact that the company has absolutely no control over the use or operation of the vehicle).
- Data Security: HR 3375 (Legislation to outline procedures of notifying consumers when their personal information has been compromised).

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

<table>
<thead>
<tr>
<th>US Senate</th>
<th>US House of Representatives</th>
</tr>
</thead>
</table>

18. Name of each individual who acted as a lobbyist in this issue area Add a page to continue adding lobbyists for this issue

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Suffix</th>
<th>Covered Official Position (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephen S.</td>
<td>Ruhlen</td>
<td></td>
<td></td>
</tr>
<tr>
<td>James A.</td>
<td>Keller</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rick</td>
<td>Lazio</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Naomi G.</td>
<td>Camper</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Victoria P.</td>
<td>Rostow</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

19. Interest of each foreign entity in the specific issues listed on line 16 above ☐ Check if None

Printed Name and Title Bridget Lawless, Vice President

LD-2DS (REV. 4/03)

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: **TAX - Taxation/Internal Revenue Code** (one per page)

16. Specific lobbying issues:
- Dividend Permanence: (Make permanent dividend and capital gain provisions of the 2003 tax law).
- Common Trust Funds: (Reform inequity of handling of conversions of certain common trust funds).
- Corporate Owned Life Insurance: (Regarding the prospective treatment of corporate-owned life insurance policies).
- Like Kind Exchanges: (Address the impact of this tax vehicle).

17. House(s) of Congress and Federal agencies contacted: ☑ Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area:

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Covered Official Position (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephen S.</td>
<td>Ruhlen</td>
<td></td>
</tr>
<tr>
<td>Gayle C.</td>
<td>Jennings</td>
<td></td>
</tr>
</tbody>
</table>

Add a page to continue adding lobbyists for this issue.

19. Interest of each foreign entity in the specific issues listed on line 16 above: ☑ Check if None

Printed Name and Title: Bridget Lawless, Vice President

LD-2DS (REV. 4/03)  Page 4 of 13
**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code, provide information as requested.** Attach additional page(s) as needed.

15. General issue area code  

16. Specific lobbying issues

- Central American and Dominican Free Trade Agreement: (Support for the passage of the implementation of CAFTA).

17. House(s) of Congress and Federal agencies contacted  

- US Senate
- US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Covered Official Position (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephen S.</td>
<td>Ruhlen</td>
<td></td>
</tr>
<tr>
<td>Gayle C.</td>
<td>Jennings</td>
<td></td>
</tr>
<tr>
<td>Naomi G.</td>
<td>Camper</td>
<td>X</td>
</tr>
<tr>
<td>James A.</td>
<td>Keller</td>
<td></td>
</tr>
<tr>
<td>Victoria P.</td>
<td>Rostow</td>
<td></td>
</tr>
<tr>
<td>Rick</td>
<td>Lazio</td>
<td>X</td>
</tr>
</tbody>
</table>

19. Interest of each foreign entity in the specific issues listed on line 16 above  

Printed Name and Title  

Bridget Lawless, Vice President
Registriant Name  J.P. Morgan Chase & Co.  
Client Name  J.P. Morgan Chase & Co.

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registriant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code  TOR - Torts  
(One per page)

16. Specific lobbying issues

- Class Action Fairness Act: S.5 (Amends procedures for the consideration of class action suits).

17. House(s) of Congress and Federal agencies contacted  [ ] Check if None

- US Senate
- US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area  

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Suffix</th>
<th>Covered Official Position (if applicable)</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Victoria P.</td>
<td>Rostow</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>James A.</td>
<td>Keller</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

19. Interest of each foreign entity in the specific issues listed on line 16 above  [ ] Check if None

Printed Name and Title  Bridget Lawless, Vice President

LD-2DS (REV. 4/03)
**Registrant Name**: J.P. Morgan Chase & Co.  
**Client Name**: J.P. Morgan Chase & Co.

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code **BNK** - Bankruptcy (one per page)

16. Specific lobbying issues

- Bankruptcy Reform: S.266 (Amends standards for the discharge of debt under bankruptcy).

17. House(s) of Congress and Federal agencies contacted

- US Senate
- US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Suffix</th>
<th>Covered Official Position (if applicable)</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephen S.</td>
<td>Ruhlen</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Victoria P.</td>
<td>Rostow</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>James A.</td>
<td>Keller</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

19. Interest of each foreign entity in the specific issues listed on line 16 above

**Printed Name and Title**: Bridget Lawless, Vice President
LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code ______________________ (one per page)

16. Specific lobbying issues

- Federal Family Education Loan Program: HR 609 (Reauthorizes and amends the FFEL program).
- Regulatory Relief: (Addressing cross-marketing provisions and insured-uninsured trusts).
- Bank Broker-Dealer / Reg B: (To amend an SEC regulation defining, under GLB, broker-dealer activities that can be performed inside a Bank).

17. House(s) of Congress and Federal agencies contacted □ Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Covered Official Position (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephen</td>
<td>S. Ruhlen</td>
<td></td>
</tr>
<tr>
<td>James</td>
<td>A. Keller</td>
<td></td>
</tr>
<tr>
<td>Gayle</td>
<td>C. Jennings</td>
<td></td>
</tr>
<tr>
<td>Victoria</td>
<td>P. Rostow</td>
<td></td>
</tr>
</tbody>
</table>

19. Interest of each foreign entity in the specific issues listed on line 16 above □ Check if None

Printed Name and Title  Bridget Lawless, Vice President

LD-2DS (REV. 4/03)
Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
</tr>
</thead>
</table>

21. Client new principal place of business (if different than line 20)

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
</tr>
</thead>
</table>

22. New general description of client’s business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is no longer expected to act as a lobbyist for the client

<table>
<thead>
<tr>
<th>#</th>
<th>First Name</th>
<th>Last Name</th>
<th>Initials</th>
<th>First Name</th>
<th>Last Name</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>L. Thomas</td>
<td>Block</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Victoria P. Rostow</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ISSUE UPDATE

24. General lobbying issues that no longer pertain

Find the code to select below.

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Principal place of Business (city and state or country)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

26. Name of each previously reported organization that is no longer affiliated with the registrant or client

<table>
<thead>
<tr>
<th>#</th>
<th>Name</th>
<th>Address</th>
<th>Principal place of Business (city and state or country)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

FOREIGN ENTITIES

27. Add the following foreign entities

<table>
<thead>
<tr>
<th>Name</th>
<th>Street Address</th>
<th>Address</th>
<th>Principal place of business (city and state or country)</th>
<th>Amount of contribution for lobbying activities</th>
<th>Ownership percentage in client</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>City</td>
<td>State/Province</td>
<td>Country</td>
<td>City</td>
<td>State</td>
</tr>
</tbody>
</table>

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registrant, client or affiliated organization

<table>
<thead>
<tr>
<th>#</th>
<th>Name</th>
<th>Street Address</th>
<th>Address</th>
<th>Principal place of business (city and state or country)</th>
<th>Amount of contribution for lobbying activities</th>
<th>Ownership percentage in client</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Printed Name and Title: Bridget Lawless, Vice President

Page 12 of 13