

Insights for new
& future colleagues



J.P.Morgan



Strength Intelligence Character

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“I am delighted that you are interested in growing your career at J.P. Morgan. This is a great time to be part of the team.”

Gaby Abdelnour
Chairman and Chief Executive Officer of J.P. Morgan, Asia Pacific

Strength based on a fortress balance sheet and the ability to deliver solutions on a global scale

Intelligence to hire the most talented people and find the most innovative solutions to client needs

Character to hold firm to the highest ethical standards as trusted advisors in support of our clients

These are the principles that define our distinctive way of doing business. They shape our offer to clients, they drive our growth in global markets and they explain what it means to be part of J.P. Morgan. Strength, Intelligence and Character run through everything we do.

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We opened our first Asia Pacific office in Sydney in 1872. Since then we have expanded rapidly across the region, through strategic partnerships and key acquisitions, as well as by organic growth. We are committed to achieving substantial increases in market share across all lines of business. Confidence in our future creates exciting opportunities for people who can drive our business forward and share in our success.

But why should *you* build your future at J.P. Morgan? One of the biggest attractions has to be the sheer quality of the work we are doing here. This company is instinctively innovative: we are continuously developing new products, new services and new ways of doing business. For people who want to make an impact, such entrepreneurial spirit is always going to be an inspiration.

Our belief in the universal banking model means we encourage multi-disciplinary partnerships with colleagues across the business. And the absolute focus on client relationships delivers exceptional job satisfaction, as well as a high quality of work. I hope this brochure helps you to understand the Strength, Intelligence and Character that drive our business; I hope too that it may inspire you to achieve great things with J.P. Morgan.

With best regards,

Gaby Abdelnour

Chairman and Chief Executive Officer J.P. Morgan, Asia Pacific

A global capability

The strength of our global platform is not simply about the number of people or depth of expertise, it's the fact that we can put it all together to deliver exactly the right solution for individual clients.

Focus on clients

Clients trust J.P. Morgan to give straightforward advice and practical solutions that help them to meet their objectives; we are known for our ability to put together exceptional teams. We have created an environment where world-class specialists excel in their own fields, while benefiting directly from the resources, partnerships and extended opportunities of an integrated global network. We hold leadership positions in all our key lines of business precisely because we know how to motivate and reward talented people.

The big picture

The winners in global finance will always be those who can provide their clients with access to the best financial products and services, faster than anyone else. Size, reach and staying power matter and J.P. Morgan has what it takes to succeed. The people in our Investment Bank, Asset Management and Treasury & Securities Services businesses work together around the world to serve clients ranging from corporations, governments and financial institutions to non-profit organizations and wealthy individuals. Quite simply, J.P. Morgan provides the broadest, most truly integrated financial platform in the world.

Established in Asia Pacific

There are more than 20,000 J.P. Morgan people working in 25 cities across 15 countries in the Asia Pacific region, and we are set to grow substantially. Our regional headquarters is located in Hong Kong, with main offices in Beijing, Mumbai, Singapore, Sydney and Tokyo. Local presence, deep market knowledge and close working relationships have all helped J.P. Morgan to achieve swift and sustainable growth. Our front-line capability is backed by the economic leverage of a formidable global platform: nobody is better positioned to seize the opportunities of markets that combine accelerating growth and complex regulatory frameworks.

The sum of the parts

It's not just the scale of our resources that gives us competitive advantage, but the flexibility to put together top-quality, multi-disciplinary teams on the ground, in every major jurisdiction. This business is much more than the sum of its parts. In each of our lines of business there are people who are industry-leading experts in their respective fields. Together they provide a seamless client-facing resource that is demonstrably unique in both ability and achievement.

Investment Bank

J.P. Morgan is one of the world's great investment banks and we offer our clients the most complete and innovative financial solutions in the industry. From strategic advice, capital raising, restructuring and risk management to market-making and research, we hold global leadership positions in all our key products and markets. We recruit into **Investment Banking, Sales & Trading** and **Research**.

Asset Management

J.P. Morgan is a global leader in asset management services, providing world-class investment and wealth management solutions to institutions, high-net-worth individuals and retail investors. Our investment teams in Hong Kong, Melbourne, Mumbai, Seoul, Shanghai, Singapore, Taipei and Tokyo currently manage over \$100 billion for a diverse client base - and the business is growing fast. We recruit into both **Investment Management** and **Private Banking** businesses.

Treasury & Securities Services

Treasury & Securities Services (TSS) is a global leader in transaction, investment and information services. We are also one of the world's largest cash management providers and leading global custodians, facilitating the daily transfer of trillions of dollars across the globe for corporations, institutions and governments. We recruit into both divisions of TSS - **Treasury Services (TS)** and **Worldwide Securities Services (WSS)**.

Technology, Finance, Operations & Business Support Services

These enabling functions help create competitive advantage for our company and provide support to all lines of business. Managing change, reducing risk and ensuring consistency across all locations and operations, our experts in these areas provide innovative solutions and implement best practices. J.P. Morgan has always invested heavily in the infrastructure, productivity and functions that contribute to our continuing profitability. We have corporate and lines of business roles in **Operations, Technology, Finance, Marketing, Risk, HR, Legal and Compliance**.

Why join J.P. Morgan?

Many of the reasons for joining J.P. Morgan are linked to the values of the business.

Strength: The size, scale and prestige of J.P. Morgan are obviously attractive in their own right, but the global reach of the business also creates unique scope for learning and personal growth.

Intelligence: Talented colleagues, interesting work and continuing innovation make this an inspiring environment in which to build your career.

Character: A cooperative culture and a commitment to ethical business practice create an environment in which individuals can make a personal impact and a decisive contribution to our success.

On the next page, you'll find the top six reasons to join J.P. Morgan - as defined by people who already work here. They are in no particular order: you might be attracted by the name over the door, but you'll probably stay because of the challenge of the work, the caliber of the people and the quality of the life you build here.

Six

reasons to work at J.P. Morgan

#1 Scale

Join the integrated global bank that has been investing and growing in Asia since 1872.

J.P. Morgan is one of the great names in global finance. We are a fully integrated bank that combines specialist local knowledge and strong working relationships with leading positions across the full spectrum of products and services. Our full-service platform can mobilize exactly the right mix of products, services and resources to meet any client need, anywhere in the world. This is an enterprise with the ambition, talent and resources to be the best.

#2 Scope

Build your knowledge and develop your career in the world's richest learning environment.

Our business is uniquely equipped to provide the challenges, experiences and learning opportunities that are vital for accelerated personal growth. The development of talented people is fundamental to the strength of our franchise; this is why we are so actively committed to the concept of career mobility. People here often tackle many different kinds of roles during their careers, and we work hard to provide development paths that match the strengths and interests of the individual.

#3 Innovation

Help shape new products, new partnerships, new opportunities and new ways of doing business.

Entrepreneurial innovation has driven our business since the 19th century. After the Great Kanto Earthquake of 1923, J.P. Morgan underwrote the first dollar-denominated bonds issued by the Japanese government. In 2007, J.P. Morgan became the first foreign institution to win the right to incorporate locally in Beijing. J.P. Morgan continues to set the pace of progress: continuing investment in new products, markets and relationships opens up all kinds of opportunities for people who want to shape the future of global finance.

#4 Inspiration

Tackle the most stimulating, important and rewarding challenges in global finance.

Stimulating work brings job satisfaction and it also fuels personal growth. 'Inspiring work' will mean different things in different parts of the bank. For some, it's the chance to work on the biggest equity deals in Asia's history, for others it might be developing the best cash management services in the region. Fulfillment at work is not just a question of deal flow or transactional volumes, but the quality of service we deliver to the client. The best career advice in the world is still 'love what you do'.

#5 Contribution

Make a personal impact on the world's most complex and fast-moving markets.

The people who thrive at J.P. Morgan are often motivated by an instinctive drive to make a difference in the world. And Asia offers a particularly rich environment: flat structures and swift growth, opening up exciting opportunities for early responsibility, extended roles and cross-functional work. There are reputations to be made here and you can count on J.P. Morgan to celebrate and reward your contribution.

#6 Culture

Embrace an ethical culture of teamwork, open communication, fair play and meritocracy.

The culture of J.P. Morgan appeals to talented individuals with different strengths and perspectives who enjoy working together to achieve great things. Mutual trust and respect grow naturally from openness and cooperation, and the same collaborative spirit flows into our client relationships.

It's not just the caliber of the people that makes J.P. Morgan special, the way we support and encourage each other is a vital part of our business model, too.

How will my career develop?



The success of J.P. Morgan is shaped by people with the talent and ambition to grow, develop and drive the business forward. This is why we define career-long professional development as a strategic business priority.

Mutual benefits

We have a vested interest in helping you to meet your career targets as fast as possible because that's how we achieve our business objectives. We believe that what makes us special as a business is also what makes us special as an employer. The commitment to personal development that makes this such a great place to work also sharpens our edge in the market. So while each area of the business has its own training structure and syllabus, there is a general philosophy of learning that applies across the firm.

- Our most senior people are actively and routinely involved in training delivery
- Each division has its own syllabus with style and content tuned to business needs
- Learning is made accessible through a wide range of engaging and time-efficient media
- Development is continuous, avoiding the peak-and-trough syndrome of conventional approaches
- Coaching, mentoring and development are recognized and celebrated as leadership behaviors
- High-quality learning and career development is a strategic priority for the firm



The complete professional

We need versatile professionals who know their way around the platform. While developing world-class expertise in your own field, you will also need to understand what colleagues in other disciplines have to offer your clients. This versatility will equip you to cope with the unforeseen challenges and unexpected opportunities of the real world. It is a paradox of the modern global economy that a willingness to evolve and grow is the key to long-term stability and security – for individuals and businesses alike.

You have control

J.P. Morgan is a performance culture that will give you the encouragement, support and tools to drive your own career forward in a direction that matches your interests and aptitudes. The sheer scale of our business provides an enormous range of development opportunities, from lateral role changes to international transfers, as well as straightforward promotions. If you have what it takes to go to the very top, the path is clearly marked.


Roadmaps and signposts

This is a business that actively promotes career mobility and routinely provides the stretch assignments that accelerate personal growth. With so much to offer, it's important for you to understand how you will achieve your own career goals. We set out clear road maps which explain what is required for high performance at each stage and what you need to do to move up to the next level. Advice might include recommendations for specific training and development activities that are relevant to your situation. The common global framework is vital for clarity and fair play: you can only have a meritocracy if everyone is judged by the same standards.

Mentor power

Nobody gets a promotion without a lot of help, support and encouragement on the way. That's why we celebrate the mentors, managers and leaders who routinely take the time to encourage and inspire people coming up behind them. Indeed, a criteria for promotion is the ability to nurture and develop talent. We know there will be individuals who inspire, support and encourage you throughout your career with J.P. Morgan. There's an unwritten agreement that you will do the same for others, too.

Working for the responsible enterprise



Many of our people are actively engaged with issues of corporate social responsibility. This is as much a personal motivation as a corporate obligation. Many of the initiatives and policies that are now common practice were started by concerned individuals who wanted to make a difference.

We are leading a shift in culture and consciousness that refuses to treat corporate social responsibility (CSR) as an ethical afterthought or optional extra. We recognize that we do most good when we do what we are good at: we make the most impact by connecting the strength and scale of our business with the intelligence and character of our people.

The firm's global CSR program operates out of our headquarters in New York. Our Foundation has three clear areas of focus for financial support: community development, primary and secondary education, and arts and culture. The Foundation donates to organizations in 33 countries and over 500 cities in which we operate. Annual donations exceed \$110 million.

In Asia Pacific, our strategic partnerships with non-profit organizations target programs and projects which address critical needs such as literacy, language skills, self-empowerment, community improvement and exposure of the underprivileged to the arts. In addition to direct financial support, we continue to encourage our employees to volunteer and take active roles in their communities. The structured volunteerism networks we have developed offer community outreach activities that reflect the firm's priorities and encourage employee involvement. Examples of charities that have benefited from J.P. Morgan's support include the Grace foundation in China, Asia Society in Hong Kong and World Vision in Taiwan.

As a testament to our CSR commitment, we were recently awarded "The Caring Company" award by the Hong Kong Council of Social Service.

Perspectives on culture: The culture of J.P. Morgan is an experience: this is what it feels like to be part of this business. It's partly about the qualities of people we have on the team and the values we hold in common, but mostly about the way we work together. Culture shapes the way we interact with our clients and the way we perform as a business. It is also the root source of our Strength, Intelligence and Character. So what *does* it feel like to be part of J.P. Morgan?

"Character means that you deliver what you say you're going to deliver. That your clients always, always trust your word. Intelligence means that you bring your client great ideas, great thoughts, and great information. And strength means that you have the ability - whether through capital or systems or products - to deliver in all kinds of weather." **Jamie Dimon, Chairman & CEO, JPMorgan Chase & Co.**

"In any environment strength is important, but I think the quality and the strength of the franchise that we built has become ever more clear and ever more evident in the environment that we're in. Our clients look to us to do a number of things, but more important than anything else is they have to trust us." **Steve Black, Executive Chairman, Investment Bank**

"I think the bank's reputation for integrity and fairness is critical. At the end of the day this is a business that is dependent almost exclusively on the financial judgement of its people. The character and the intellectual talent of our people really drives our future." **Jes Staley, CEO, Investment Bank**

Describing the perfect colleague

When we talk about our culture, we're not simply saying that J.P. Morgan is an agreeable place to work or that we employ nice people. Actually, our environment won't suit everyone. If you don't like getting feedback or going the extra mile for a client, you won't enjoy working with us. So what are we looking for in the people we recruit?

Business enthusiasts

Enthusiasm is infectious and it inspires clients and colleagues alike. It's more enjoyable to work with people who love what they do and can-do individuals get better results. Unselfishness comes with this territory. Our highest performers take pleasure in other people's successes as well as their own and always give credit where it's due.

Broad thinkers

We need people who understand the power of the global platform and are eager to share it with clients. They look beyond silos, regions and products, and think about the success of the firm as a whole. They are quick to identify and pass on opportunities. They share their knowledge and experience and they are always on the lookout for new and better ways of doing things.

Straight talkers

Honest and open communication builds trust, supports continuous improvement and increases commercial flexibility. We look for people who stick to their principles with courage and integrity, and yet can express difficult things with sensitivity and diplomacy. It's about listening too; we all need to accept constructive feedback in the right spirit - and then act upon it.

There are all kinds of opportunities created by our continuing success and growth in Asia Pacific. This is why we tend to recruit people who have the potential to grow beyond their immediate roles and seize the development opportunities as they arise. It's no coincidence that the qualities outlined above are also defined as leadership behaviors at J.P. Morgan.

Personal insights from our colleagues

Here are some tips and insights from people who already work at J.P. Morgan. They understand how you might feel and the kinds of things you might want to know. These are personal insights rather than official company policy, but they give you a flavor of what it's like to join us.

"J.P. Morgan has a long standing history as a center of excellence for Investment Banking, Treasury Services and Asset Management. We have long been associated by clients for our Strength, Intelligence and Character. These characteristics are all part of the make up of the people who work in the firm. J.P. Morgan's success is a result of the ability of our people to anticipate change and provide practical solutions with the client in mind." **Roy Kinnear, Chief Operating Officer, Asia Pacific**

"We are an organization that believes in people - both our clients and those who work for our firm. We believe in developing key talent and supporting those who demonstrate leadership abilities. Our award winning business is a result of the immense talent that is the basic DNA of our firm." **Laurence Bailey, Chief Executive Officer, Worldwide Securities Services, Asia Pacific**

"Joining J.P. Morgan was a clear sign of my confidence in the firm and the people that drive the firm. I think that J.P. Morgan is an exceptional organization. It encourages innovation and entrepreneurship in the workplace which supports the regional growth strategy." **Oral Dawe, Head of Global Commodities Group, Asia Pacific**

"To be hired by J.P. Morgan is a major achievement - it's a real vote of confidence in you. If we've recruited you, it's because we think you have a lot to offer the business, now and in the future. You'll soon be made to feel that the skills and experience you bring matter to J.P. Morgan." **Philip Lee, Chief Executive Officer, South East Asia**

A final word

“There are immense opportunities for J.P. Morgan in the Asia Pacific region. Our balance sheet, our commitment to the region and our deep local roots give us a unique platform from which to expand our business. But banking is a people business. First and foremost we need individuals who can build on a prestigious reputation and deliver the best possible service to our clients.”

Gaby Abdelnour, Chairman and Chief Executive Officer J.P. Morgan, Asia Pacific

The most exciting developments in the global financial markets are happening here and we are setting the pace of change - as we have done throughout our history. You can find much more information about our businesses and career opportunities on our website.

jpmorgan.com/apcareers

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As one of the great pioneers of global finance, J.P. Morgan has always been the natural home for people who want to make a difference in the world. Our proposition is simple and it's based on the same combination of Strength, Intelligence and Character that inspires the trust of our clients. If you can help us in our drive to become the world's most profitable, respected and influential bank, we will help you to achieve your own ambitions - in full.

- # Join the integrated global bank that has been investing and growing in Asia since 1872.
- # Build your knowledge and develop your career in the world's richest learning environment.
- # Help shape new products, new partnerships, new opportunities and new ways of doing business.
- # Tackle the most stimulating, important and rewarding challenges in global finance.
- # Make a personal impact on the world's most complex and fast-moving markets.
- # Embrace an ethical culture of teamwork, open communication, fair play and meritocracy.

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