

平成 25 年 11 月 21 日

会社名	ジェー・ピー・モルガン・チェース & カンパニー (JPMorgan Chase & Co)
代表者名	ジェームズ・ダイモン (James Dimon) 最高経営責任者(CEO)兼社長
(コード番号	86340 東証第一部外国株)
問合せ先	東京都港区元赤坂一丁目2番7号 赤坂Kタワー アンダーソン・毛利・友常法律事務所 弁護士 森下 国彦/弁護士 永沼 光 弁護士 早瀬 孝広/弁護士 辻本 晴子 TEL 03-6888-1000

### 米国証券取引委員会への Form 8-K の提出

ジェー・ピー・モルガン・チェース & カンパニーは、2013 年 11 月 20 日付で、米国証券取引委員会に Form 8-K を提出いたしました。内容については添付をご参照ください。

# JPMORGAN CHASE & CO

## FORM 8-K (Current report filing)

Filed 11/20/13 for the Period Ending 11/19/13

Address	270 PARK AVE 38TH FL NEW YORK, NY 10017
Telephone	2122706000
CIK	0000019617
Symbol	JPM
Fiscal Year	12/31

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**  
Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934

Date of Report (date of earliest event reported): November 19, 2013

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**JPMorgan Chase & Co.**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**1-5805**  
(Commission  
File Number)

**13-2624428**  
(I.R.S. employer  
identification no.)

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

**10017**  
(Zip Code)

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

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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))
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**Item 8.01 Other Events.**

On November 19, 2013, JPMorgan Chase & Co. (“JPMorgan Chase” or the “Firm”) announced that it had reached a \$13 billion settlement in principle negotiated by the President’s RMBS Working Group of the Financial Fraud Enforcement Task Force. The settlement resolves actual and potential civil claims by the Department of Justice and other regulators relating to residential mortgage-backed securities (“RMBS”) activities by JPMorgan Chase, Bear Stearns and Washington Mutual. The Firm is fully reserved for this settlement.

As a result of this settlement and the proposed settlement of representation and warranty claims announced on November 15, 2013, the Firm has resolved a significant portion of the RMBS-related civil litigation claims being defended by the Firm, and substantially all of the claims brought by federally insured and federally controlled entities.

JPMorgan Chase continues to cooperate with the ongoing criminal investigation by the Department of Justice.

A copy of the Firm’s press release relating to this settlement is attached as Exhibit 99.1. In addition, on November 19, 2013, the Firm held an investor presentation relating to mortgage-related settlements. Exhibit 99.2 is a copy of slides furnished for, and posted on the Firm’s website in connection with, the presentation. The information set forth in Exhibit 99.2 is being furnished pursuant to Item 7.01, and the information contained therein shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liabilities under that Section. Furthermore, the information contained in Exhibit 99.2 shall not be deemed to be incorporated by reference into the filings of the Firm under the Securities Act of 1933.

*This Current Report on Form 8-K (including the Exhibits hereto) contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of JPMorgan Chase’s management and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. Factors that could cause JPMorgan Chase’s actual results to differ materially from those described in the forward-looking statements can be found in JPMorgan Chase’s Annual Report on Form 10-K for the year ended December 31, 2012, and Quarterly Reports on Form 10-Q for the quarters ended March 31, 2013, June 30, 2013 and September 30, 2013, which have been filed with the Securities and Exchange Commission and are available on JPMorgan Chase’s website ([www.jpmorganchase.com](http://www.jpmorganchase.com)) and on the Securities and Exchange Commission’s website ([www.sec.gov](http://www.sec.gov)). JPMorgan Chase does not undertake to update the forward-looking statements to reflect the impact of circumstances or events that may arise after the date of the forward-looking statements.*

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
99.1	JPMorgan Chase & Co. press release dated November 19, 2013
99.2	Investor Presentation — Mortgage-Related Settlements Update dated November 19, 2013

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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.  
(Registrant)

By: \_\_\_\_\_  
/s/ Neila B. Radin  
Neila B. Radin  
Senior Vice President

Dated: November 19, 2013

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INDEX TO EXHIBITS

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JPMorgan Chase & Co.  
270 Park Avenue, New York, NY 10017-2070  
NYSE symbol: JPM  
www.jpmorganchase.com

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News release: IMMEDIATE RELEASE

**JPMORGAN CHASE REACHES SETTLEMENT WITH THE PRESIDENT'S TASK FORCE ON RESIDENTIAL MORTGAGE-BACKED SECURITIES**

*Company to host conference call with investors to detail agreement*

**New York, November 19, 2013** –JPMorgan Chase & Co. announced today that it has reached a \$13 billion settlement in principle negotiated by the President's RMBS Working Group of the Financial Fraud Enforcement Task Force. Today's settlement resolves actual and potential civil claims by the Department of Justice (DoJ), several State Attorneys General (State AGs), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA) and the Federal Housing Finance Agency (FHFA) relating to residential mortgage-backed securities (RMBS) activities by JPMorgan Chase, Bear Stearns and Washington Mutual.

Under the settlement, JPMorgan Chase will pay a total of \$9 billion in cash and provide \$4 billion in borrower relief. The cash portion consists of a \$2 billion civil monetary penalty and \$7 billion in compensatory payments, including a previously announced \$4 billion payment to resolve FHFA's litigation claims. Borrower relief will be in the form of principal reduction, forbearance and other direct benefits from various relief programs. JPMorgan Chase has committed to complete delivery of the promised relief to borrowers before the end of 2017.

JPMorgan Chase is fully reserved for this settlement.

Chairman and CEO Jamie Dimon commented: "We are pleased to have concluded this extensive agreement with the President's RMBS Working Group and to have resolved the civil claims of the Department of Justice and others. Today's settlement covers a very significant portion of legacy mortgage-backed securities-related issues for JPMorgan Chase, as well as Bear Stearns and Washington Mutual."

The settlement concludes and terminates all pending civil enforcement investigations, including those by the Department of Justice and the State AGs from California, Delaware, Illinois, Massachusetts and New York, relating to RMBS activities by JPMorgan Chase, Bear Stearns and Washington Mutual.

The settlement also concludes and terminates all civil litigation claims brought by FDIC, FHFA and NCUA relating to securitizations of residential mortgage loans by JPMorgan Chase, Bear Stearns and Washington Mutual.

As a result of this settlement and the proposed settlement of representation and warranty claims announced on Friday, November 15, the company has resolved a significant portion of the RMBS-related civil litigation claims being defended by the company, and substantially all of the claims brought by federally insured and federally controlled entities.

JPMorgan Chase continues to cooperate with the ongoing criminal investigation by the Department of Justice.

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### Conference Call Details

The company will host a conference call today, Tuesday, November 19, 2013 at 4:30 p.m. (Eastern) to detail today's settlement and other recently announced mortgage-related resolutions.

The live audio webcast and presentation slides will be available on [www.jpmorganchase.com](http://www.jpmorganchase.com) under Investor Relations, Investor Presentations prior to the call. The general public can also access the conference call by dialing the following numbers: (866) 541-2724 or (866) 786-8836 in the U.S. and Canada; (706) 634-7246 for international callers. Please dial in 10 minutes prior to the start of the call.

The replay will be available via webcast on [www.jpmorganchase.com](http://www.jpmorganchase.com) under Investor Relations, Investor Presentations. A replay of the conference call will also be available beginning at approximately 8:00 p.m. on November 19 through midnight, December 3 by telephone at (855) 859-2056 or (800) 585-8367 (U.S. and Canada); (404) 537-3406 (International); use Conference ID # 14559117.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$2.5 trillion and operations worldwide. The Firm is a leader in investment banking; financial services for consumers and small businesses, commercial banking, financial transaction processing, asset management and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about JPMorgan Chase & Co. is available at [www.jpmorganchase.com](http://www.jpmorganchase.com).

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*Investor Contact:* Sarah Youngwood  
(212) 270-7325

*Media Contact:* Brian Marchiony  
212-270-7433

MORTGAGE-RELATED SETTLEMENTS UPDATE

November 19, 2013

JPMORGAN CHASE & CO.

## Executive Summary – Mortgage-Related Settlements

- Today, the Firm has reached a \$13B global resolution with governmental parties regarding residential mortgage-backed securities (“RMBS”) matters
- The global settlement amount includes:
  - \$4B previously announced settlement with FHFA
  - \$4B in credit related to borrower programs
- Separately, the Firm also announced:
  - On November 15<sup>th</sup> – \$4.5B settlement with investors represented by Gibbs & Bruns, which if fully approved, releases the Firm from all representations and warranties and servicing claims related to all JPMorgan, Chase and Bear Stearns private label RMBS trusts issued from 2005 to 2008
  - On October 25<sup>th</sup> – \$1.1B settlement with the GSEs to resolve their repurchase claims associated with whole loan purchases from 2000 to 2008
- The Firm is appropriately reserved for all of these matters

These comprehensive settlements materially reduce our mortgage-related exposure

# Terms of Global Residential Mortgage-Backed Securities Settlement

- The Firm has reached a global settlement with certain Federal entities and certain members of the President's RMBS Working Group to resolve all pending civil enforcement investigations and a significant amount of civil litigation claims relating to RMBS issued or underwritten by JPMorgan Chase, Bear Stearns and Washington Mutual:
  - Department of Justice ("DOJ")
  - States Attorneys General from New York, California, Illinois, Massachusetts and Delaware
  - Federal Housing Finance Agency ("FHFA")<sup>1</sup>
  - Federal Deposit Insurance Corporation ("FDIC")<sup>1</sup>
  - National Credit Union Administration ("NCUA")<sup>1</sup>
- Settlement of \$13B:
  - \$9B in cash, which includes:
    - \$2B in civil monetary penalty
    - \$4B in compensatory payment to FHFA for alleged losses relating to private label RMBS
      - Settlement announced October 25, 2013
    - \$3B in other compensatory payments to the FDIC, NCUA and State AGs
  - \$4B in credit related to borrower programs:
    - Principally relief in the form of modifications, as well as targeted origination programs – to be completed by the end of 2017
- The Firm has agreed to waive indemnity rights against the FDIC and the WaMu Receivership for any amount from the global settlement, including the prior FHFA settlement, but has retained all other contractual rights protecting it from losses relating to conduct at WaMu before its failure
- The Firm did not admit to any violations of the law; as part of the global settlement, the Firm has acknowledged the Statement of Facts

<sup>1</sup> Civil actions brought by the FHFA, FDIC and NCUA involving \$33.8B, \$2.4B and \$6.3B of securities, respectively

## Gibbs & Bruns – Terms of RMBS Trustee Settlement

- The Firm has reached an agreement to resolve all representations and warranties and servicing claims for all JPMorgan, Chase and Bear Stearns private label RMBS trusts issued from 2005 to 2008:
  - JPM has concluded negotiations with a group of institutional investors, represented by Gibbs & Bruns, with a substantial footprint in those trusts
  - The \$4.5B settlement, if fully approved, will resolve representations and warranties and servicing claims for all JPMorgan, Chase and Bear Stearns 2005 to 2008 trusts
    - This settlement does not resolve representations and warranties and servicing claims related to Washington Mutual trusts; JPM is pursuing its rights against the FDIC
  - The servicing component includes the mandatory transfer of most delinquent loans to sub-servicers and other changes
- Institutional investors and JPM are seeking the trustees' acceptance of the agreement:
  - The settlement agreement is subject to review and approval by the trustees for these trusts
  - Trustees may seek court approval of their decision to accept the settlement agreement

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## Remaining Mortgage-Related Risks

- Criminal investigation by the DOJ – ongoing and the Firm is cooperating
- A narrower set of civil mortgage-related risks remains, including:
  - Actions by monoline insurance companies
  - Some additional class action and individual direct purchaser litigation
  - Mortgage claims relating to disputed insurance on FHA loans

## Forward-looking statements

*This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of JPMorgan Chase & Co.'s management and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. Factors that could cause JPMorgan Chase & Co.'s actual results to differ materially from those described in the forward-looking statements can be found in JPMorgan Chase & Co.'s Annual Report on Form 10-K for the year ended December 31, 2012, and Quarterly Reports on Form 10-Q for the quarters ended March 31, 2013, June 30, 2013, and September 30, 2013, which have been filed with the Securities and Exchange Commission and are available on JPMorgan Chase & Co.'s website (<http://investor.shareholder.com/jpmorganchase>), and on the Securities and Exchange Commission's website ([www.sec.gov](http://www.sec.gov)). JPMorgan Chase & Co. does not undertake to update the forward-looking statements to reflect the impact of circumstances or events that may arise after the date of the forward-looking statements.*