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James E. Glassman *Managing Director & Head Economist Commercial Banking*

As managing director and head economist for Commercial Banking, James Glassman provides market insights to help clients better understand the changing economy and its impact on their business. Mr. Glassman also works closely with the firm's Corporate Sector, including the Chief Investment Office and Investor Relations, as well as the Investment Bank and Government Relations groups, providing financial analysis and research.

A publisher of independent research on the principal forces shaping the economy and financial markets, Mr. Glassman is regularly cited in the financial media, where he is also a frequent commentator on economic policy issues. Additionally, he is a long-standing participant in the widely followed Federal Reserve Bank of Philadelphia Survey of Professional Forecasters and the National Association of Business Economists' panel of macro-economic forecasters.

From 1979 through 1988, Mr. Glassman served as a senior economist in the Research & Statistics and Monetary Affairs departments at the Federal Reserve Board in Washington, D.C. His responsibilities ranged from analysis and forecasting of inflation and labor market developments, to analysis of the Federal Reserve's operating strategies and interest rate markets, to the development of monetary and reserves projections. He joined Morgan Guaranty in 1988 and then Chemical Bank in 1993, which, through a combination of mergers, became JPMorgan Chase & Co.

Mr. Glassman earned a bachelor's degree from the University of Illinois, Champaign-Urbana and a master's degree in Economics from the University of Illinois, Chicago. He was awarded a Ph.D. in Economics from Northwestern University.

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