

(Reviewed)

For the Period 3/1/09 to 3/31/09

Consolidated Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
Investment Account(s)					
FINANCIAL TRUST COMPANY INC	Q30171005	147,711,283.60	146,848,890.65	(862,392.95)	2
FINANCIAL TRUST COMPANY INC	161121381	0.00	0.00	0.00	14
Total Value		\$147,711,283.60	\$146,848,890.65	(\$862,392.95)	

Client News

J.P. Morgan Securities Inc. (JPMSI) Net Capital and Net Capital Requirements:

At December 31, 2008, JPMSI's net capital of \$7.2 billion exceeded the minimum regulatory net capital requirement of \$600 million by \$6.6 billion.

The J.P. Morgan Securities Inc. December 31, 2008 audited Statement of Financial Condition may be obtained, at no cost, by accessing the following JPMorgan Chase & Co. Web site address:

<http://investor.shareholder.com/jpmorganchase/financial.cfm>

Additionally, you may call the following toll free phone number to request a hard copy of the statement: 1-866-576-1300.

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FINANCIAL TRUST COMPANY INC
 ATTN: JEFFREY E EPSTEIN
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 6100 RED HOOK, QUARTERS #B3
 ST THOMAS 00802
 VIRGIN ISLANDS, U.S.