Powering Growth
with Curiosity and Heart

Annual Report 2023

JPMorgan Chase & Co.

Financial Highlights

As of or for the year ended December 31, (in millions, except per share, ratio data and employees)	2023	2022	2021
Selected income statement data			
Total net revenue	**$ 158,104**	$ 128,695	$ 121,649
Total noninterest expense	**87,172**	76,140	71,343
Pre-provision profit[(a)]	**70,932**	52,555	50,306
Provision for credit losses	**9,320**	6,389	(9,256)
Net income	**$ 49,552**	$ 37,676	$ 48,334
Per common share data			
Net income per share:			
Basic	**$ 16.25**	$ 12.10	$ 15.39
Diluted	**16.23**	12.09	15.36
Book value per share	**104.45**	90.29	88.07
Tangible book value per share (TBVPS)[(a)]	**86.08**	73.12	71.53
Cash dividends declared per share	**4.10**	4.00	3.80
Selected ratios			
Return on common equity	**17%**	14%	19%
Return on tangible common equity (ROTCE)[(a)]	**21**	18	23
Liquidity coverage ratio (average)[(b)]	**113**	112	111
Common equity Tier 1 capital ratio[(c)]	**15.0**	13.2	13.1
Tier 1 capital ratio[(c)]	**16.6**	14.9	15.0
Total capital ratio[(c)]	**18.5**	16.8	16.8
Selected balance sheet data (period-end)			
Loans	**$1,323,706**	$1,135,647	$1,077,714
Total assets	**3,875,393**	3,665,743	3,743,567
Deposits	**2,400,688**	2,340,179	2,462,303
Common stockholders' equity	**300,474**	264,928	259,289
Total stockholders' equity	**327,878**	292,332	294,127
Market data			
Closing share price	**$ 170.10**	$ 134.10	$ 158.35
Market capitalization	**489,320**	393,484	466,206
Common shares at period-end	**2,876.6**	2,934.2	2,944.1
Employees[(d)]	**309,926**[(e)]	293,723	271,025

As of and for the period ended December 31, 2023, the results of the Firm include the impact of First Republic. Refer to Business Segment Results on page 67 and Note 34 for additional information.

(a) Pre-provision profit, TBVPS and ROTCE are each non-GAAP financial measures. Refer to Explanation and Reconciliation of the Firm's Use of Non-GAAP Financial Measures on pages 62–64 for a discussion of these measures.
(b) Refer to Liquidity Risk Management on pages 102-109 for additional information on this measure.
(c) Refer to Capital Risk Management on pages 91-101 for additional information on these measures.
(d) This metric, which was formerly Headcount, has been renamed Employees but is otherwise unchanged.
(e) Included approximately 4,500 individuals associated with First Republic who became employees effective July 2, 2023.

JPMorgan Chase & Co. (NYSE: JPM) is a leading financial services firm with assets of $3.9 trillion and operations worldwide. The firm is a leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing and asset management. Under the J.P. Morgan and Chase brands, the firm serves millions of customers, predominantly in the U.S., and many of the world's most prominent corporate, institutional and government clients globally.

Information about J.P. Morgan's capabilities can be found at jpmorgan.com and about Chase's capabilities at chase.com. Information about JPMorgan Chase & Co. is available at jpmorganchase.com.

FIRMWIDE RISK MANAGEMENT

Risk is an inherent part of JPMorgan Chase's business activities. When the Firm extends a consumer or wholesale loan, advises customers and clients on their investment decisions, makes markets in securities, or offers other products or services, the Firm takes on some degree of risk. The Firm's overall objective is to manage its business, and the associated risks, in a manner that balances serving the interests of its clients, customers and investors, and protecting the safety and soundness of the Firm.

The Firm believes that effective risk management requires, among other things:

- Acceptance of responsibility, including identification and escalation of risks by all individuals within the Firm;
- Ownership of risk identification, assessment, data and management within each of the LOBs and Corporate; and
- A Firmwide risk governance and oversight structure.

The Firm follows a disciplined and balanced compensation framework with strong internal governance and independent oversight by the Board of Directors (the "Board"). The impact of risk and control issues is carefully considered in the Firm's performance evaluation and incentive compensation processes.

Risk governance framework

The Firm's risk governance framework involves understanding drivers of risks, types of risks, and impacts of risks.

Drivers of risks are factors that cause a risk to exist. Drivers of risks include, but are not limited to, the economic environment, regulatory or government policy, competitor or market evolution, business decisions, process or judgment error, deliberate wrongdoing, dysfunctional markets, and natural disasters.

Types of risks are categories by which risks manifest themselves. The Firm's risks are generally categorized in the following four risk types:

- Strategic risk is the risk to earnings, capital, liquidity, or reputation associated with poorly designed or failed business plans or an inadequate response to changes in the operating environment.
- Credit and investment risk is the risk associated with the default or change in credit profile of a client, counterparty or customer; or loss of principal or a reduction in expected returns on investments, including consumer credit risk, wholesale credit risk, and investment portfolio risk.
- Market risk is the risk associated with the effect of changes in market factors, such as interest and foreign exchange rates, equity and commodity prices, credit spreads or implied volatilities, on the value of assets and liabilities held for both the short and long term.
- Operational risk is the risk of an adverse outcome resulting from inadequate or failed internal processes or systems; human factors; or external events impacting the Firm's processes or systems. Operational risk includes cybersecurity, compliance, conduct, legal, and estimations and model risk.

Impacts of risks are consequences of risks, both quantitative and qualitative. There may be many consequences of risks manifesting, including quantitative impacts such as a reduction in earnings and capital, liquidity outflows, and fines or penalties, or qualitative impacts such as damage to the Firm's reputation, loss of clients and customers, and regulatory and enforcement actions.

The Firm's risk governance framework is managed on a Firmwide basis. The Firm has an Independent Risk Management ("IRM") function, which is comprised of Risk Management and Compliance. The Firm's Chief Executive Officer ("CEO") appoints, subject to approval by the Risk Committee of the Board of Directors (the "Board Risk Committee"), the Firm's Chief Risk Officer ("CRO") to lead the IRM function and maintain the risk governance framework of the Firm. The framework is subject to approval by the Board Risk Committee through its review and approval of the Risk Governance and Oversight Policy.

The Firm's CRO oversees and delegates authority to the Firmwide Risk Executives ("FREs"), the Chief Risk Officers of the LOBs and Corporate ("LOB CROs"), and the Firm's Chief Compliance Officer ("CCO"), who, in turn, establish Risk Management and Compliance organizations, develop the Firm's risk governance policies and standards, and define and oversee the implementation of the Firm's risk governance framework. The LOB CROs oversee risks that arise in their LOBs and Corporate, while FREs oversee risks that span across the LOBs and Corporate, as well as functions and regions. Each area of the Firm giving rise to risk is expected to operate within the parameters identified by the IRM function, and within the risk and control standards established by its own management.

Three lines of defense

The Firm's "three lines of defense" are as follows:

The first line of defense consists of each LOB, Treasury and CIO, and certain Other Corporate initiatives, including their aligned Operations, Technology and Control Management. The first line of defense owns the identification of risks within their respective organizations and the design and execution of controls to manage those risks. Responsibilities also include adherence to applicable laws, rules and regulations and implementation of the risk governance framework established by IRM, which may include policies, standards, limits, thresholds and controls.

The second line of defense is the IRM function, which is separate from the first line of defense and is responsible for independently measuring risk, as well as assessing and challenging the risk management practices of the first line of defense. IRM is also responsible for the identification of risks within its respective organization, adherence to applicable laws, rules and regulations and for the development and implementation of policies and standards with respect to its own processes.

The third line of defense is Internal Audit, an independent function that provides objective assessment of the adequacy and effectiveness of Firmwide processes, controls, governance and risk management. The Internal Audit function is headed by the General Auditor, who reports to the Audit Committee and administratively to the CEO.

In addition, there are other functions that contribute to the Firmwide control environment but are not considered part of a particular line of defense, including Finance, Human Resources and Legal. These other functions are responsible for the identification of risks within their respective organizations, adherence to applicable laws, rules and regulations and implementation of the risk governance framework established by IRM.

Risk identification and ownership

The LOBs and Corporate own the identification of risks within their respective organizations, as well as the design and execution of controls, including IRM-specified controls, to manage those risks. To support this activity, the Firm has a risk identification framework designed to facilitate each LOB and Corporate's responsibility to identify material risks inherent to the Firm's businesses and operational activities, catalog them in a central repository and review material risks on a regular basis. The IRM function reviews and challenges the LOB and Corporate's identified risks, maintains the central repository and provides the consolidated Firmwide results to the Firmwide Risk Committee ("FRC") and the Board Risk Committee.

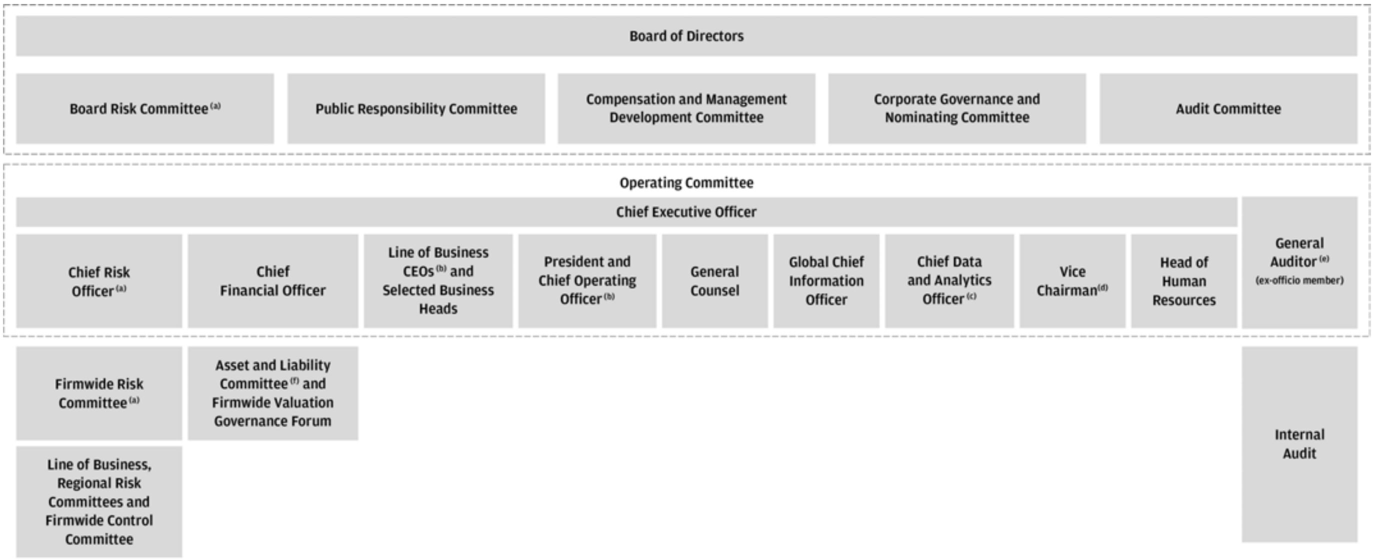
Risk appetite

The Firm's overall appetite for risk is governed by "Risk Appetite" frameworks for quantitative and qualitative risks. The Firm's risk appetite is periodically set and approved by senior management (including the CEO and CRO) and approved by the Board Risk Committee. Quantitative and qualitative risks are assessed to monitor and measure the Firm's capacity to take risk consistent with its stated risk appetite. Risk appetite results are reported to the Board Risk Committee.

Risk governance and oversight structure

The independent status of the IRM function is supported by a risk governance and oversight structure that provides channels for the escalation of risks and issues to senior management, the FRC, and the Board of Directors, as appropriate.

The chart below illustrates the principal standing committees of the Board of Directors and key senior management-level committees in the Firm's risk governance and oversight structure. In addition, there are other committees, forums and channels of escalation that support the oversight of risk that are not shown in the chart below or described in this Form 10-K.



(a) The Firm's CRO may escalate directly to the Board Risk Committee. The Firmwide Risk Committee escalates to the Board Risk Committee, as appropriate.
(b) As of December 31, 2023, the CEO of the Corporate & Investment Bank was also the Firm's President and Chief Operating Officer. Refer to Recent events on page 52 for further information.
(c) The Chief Data and Analytics Officer role was added to the Operating Committee in June 2023.
(d) Effective February 12, 2024, the Global Head of Corporate Responsibility and Chairman of the Mid-Atlantic Region became a member of the Operating Committee, and the Vice Chairman became an emeritus member of the Operating Committee.
(e) The General Auditor reports to the Audit Committee and administratively to the Firm's CEO.
(f) The Asset and Liability Committee escalates to the Firm's CEO or the Board of Directors (including its committees).

The Firm's Operating Committee, which consists of the Firm's CEO, CRO, Chief Financial Officer ("CFO"), General Counsel, CEOs of the LOBs and other senior executives, is accountable to and may refer matters to the Firm's Board of Directors. The Operating Committee and certain other members of senior management are responsible for escalating to the Board the information necessary to facilitate the Board's exercise of its duties.

Board oversight

The Firm's Board of Directors actively oversees the business and affairs of the Firm. This includes monitoring the Firm's financial performance and condition and reviewing the strategic objectives and plans of the Firm. The Board carries out a significant portion of its oversight responsibilities through its principal standing committees, each of which consists solely of independent members of the Board. The Board Risk Committee is the principal committee that oversees risk matters. The Audit Committee oversees the control environment, and the Compensation & Management Development Committee oversees compensation and other management-related matters. Each committee of the Board oversees reputation risks, conduct risks, and environmental, social and governance ("ESG") matters within its scope of responsibility.

The JPMorgan Chase Bank, N.A. Board of Directors is responsible for the oversight of management of the bank, which it discharges both acting directly and through the principal standing committees of the Firm's Board of Directors. Risk and control oversight on behalf of JPMorgan Chase Bank N.A. is primarily the responsibility of the Board Risk Committee and the Audit Committee, respectively, and, with respect to compensation and other management-related matters, the Compensation & Management Development Committee.

The Board Risk Committee assists the Board in its oversight of management's responsibility to implement a global risk management framework reasonably designed to identify, assess and manage the Firm's risks. The Board Risk Committee's responsibilities include approval of applicable primary risk policies and review of certain associated frameworks, analysis and reporting established by management. Breaches in risk appetite and parameters, issues that may have a material adverse impact on the Firm, including capital and liquidity issues, and other significant risk-related matters are escalated to the Board Risk Committee, as appropriate.

The Audit Committee assists the Board in its oversight of management's responsibility to ensure that there is an effective system of controls reasonably designed to safeguard the Firm's assets and income, ensure the integrity of the Firm's financial statements, and maintain compliance with the Firm's ethical standards, policies, plans and procedures, and with laws, rules and regulations. It also assists the Board in its oversight of the qualifications, independence and performance of the Firm's independent registered public accounting firm, and of the performance of the Firm's Internal Audit function.

The Compensation & Management Development Committee ("CMDC") assists the Board in its oversight of the Firm's compensation principles and practices. The CMDC reviews and approves the Firm's compensation and qualified benefits programs. The Committee reviews the performance of Operating Committee members against their goals, and approves their compensation awards. In addition, the CEO's award is subject to ratification by the independent directors of the Board. The CMDC also reviews the development of and succession for key executives. As part of the Board's role of reinforcing, demonstrating and communicating the "tone at the top," the CMDC oversees the Firm's culture, including reviewing updates from management regarding significant conduct issues and any related actions with respect to employees, including compensation actions.

The Public Responsibility Committee oversees and reviews the Firm's positions and practices on public responsibility matters such as community investment, fair lending, sustainability, consumer practices and other public policy issues that reflect the Firm's values and character and could impact the Firm's reputation among its stakeholders. The Committee also provides guidance on these matters to management and the Board, as appropriate.

The Corporate Governance & Nominating Committee exercises general oversight with respect to the governance of the Board of Directors. It reviews the qualifications of and recommends to the Board proposed nominees for election to the Board. The Committee evaluates and recommends to the Board corporate governance practices applicable to the Firm. It also reviews the framework for assessing the Board's performance and self-evaluation.

Management oversight

The Firm's senior management-level committees that are primarily responsible for key risk-related functions include:

The Firmwide Risk Committee ("FRC") is the Firm's highest management-level risk committee. It oversees the risks inherent in the Firm's business and provides a forum for discussion of topics and issues that are raised or escalated by its members and other committees.

The Firmwide Control Committee ("FCC") is an escalation committee for senior management to review and discuss the Firmwide compliance and operational risk environment including identified issues, compliance and operational risk metrics and significant events that have been escalated.

Line of Business and Regional Risk Committees are responsible for overseeing the governance, limits, and controls that have been established within the scope of their respective activities. These committees review the ways in which the particular LOB or the businesses operating in a particular region could be exposed to adverse outcomes, with a focus on identifying, accepting, escalating and/or requiring remediation of matters brought to these committees.

Line of Business and Corporate Function Control Committees oversee the risk and control environment of their respective business or function, inclusive of Operational Risk, Compliance and Conduct Risks. As part of that mandate, they are responsible for reviewing indicators of elevated or emerging risks and other data that may impact the level of compliance and operational risk in a business or function, addressing key compliance and operational risk issues, with an emphasis on processes with control concerns and overseeing control remediation.

The Asset and Liability Committee ("ALCO") is responsible for overseeing the Firm's asset and liability management ("ALM"), including the activities and frameworks supporting management of the balance sheet, liquidity risk, interest rate risk, and capital risk.

The Firmwide Valuation Governance Forum ("VGF") is composed of senior finance and risk executives and is responsible for overseeing the management of risks arising from valuation activities conducted across the Firm.

Risk governance and oversight functions

The Firm manages its risk through risk governance and oversight functions. The scope of a particular function or business activity may include one or more drivers, types and/or impacts of risk. For example, Country Risk Management oversees country risk which may be a driver of risk or an aggregation of exposures that could give rise to multiple risk types such as credit or market risk.

The following sections discuss the risk governance and oversight functions that have been established to manage the risks inherent in the Firm's business activities.

Risk governance and oversight functions	Page
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- the bid-offer spread, which is the difference between the price at which a market participant is willing and able to sell an instrument to the Firm and the price at which another market participant is willing and able to buy it from the Firm, and vice versa; and
- realized and unrealized gains and losses on financial instruments and commodities transactions, including those accounted for under the fair value option, primarily used in client-driven market-making activities.
  - Realized gains and losses result from the sale of instruments, closing out or termination of transactions, or interim cash payments.
  - Unrealized gains and losses result from changes in valuation.

In connection with its client-driven market-making activities, the Firm transacts in debt and equity instruments, derivatives and commodities, including physical commodities inventories and financial instruments that reference commodities.

Principal transactions revenue also includes realized and unrealized gains and losses related to:

- derivatives designated in qualifying hedge accounting relationships, primarily fair value hedges of commodity and foreign exchange risk;
- derivatives used for specific risk management purposes, primarily to mitigate credit, foreign exchange and interest rate risks.

Production revenue: Includes fees and income recognized as earned on mortgage loans originated with the intent to sell, and the impact of risk management activities associated with the mortgage pipeline and warehouse loans. Production revenue also includes gains and losses on sales and lower of cost or fair value adjustments on mortgage loans held-for-sale (excluding certain repurchased loans insured by U.S. government agencies), and changes in the fair value of financial instruments measured under the fair value option.

PSU(s): Performance share units

Regulatory VaR: Daily aggregated VaR calculated in accordance with regulatory rules.

REO: Real estate owned

Reported basis: Financial statements prepared under U.S. GAAP, which excludes the impact of taxable-equivalent adjustments.

Retained loans: Loans that are held-for-investment (i.e., excludes loans held-for-sale and loans at fair value).

Revenue wallet: Proportion of fee revenue based on estimates of investment banking fees generated across the industry (i.e., the revenue wallet) from investment banking transactions in M&A, equity and debt underwriting, and loan syndications. Source: Dealogic, a third-party provider of investment banking competitive analysis and volume-based league tables for the above noted industry products.

RHS: Rural Housing Service of the U.S. Department of Agriculture

ROA: Return on assets

ROE: Return on equity

ROTCE: Return on tangible common equity

ROU assets: Right-of-use assets

RSU(s): Restricted stock units

RWA: "Risk-weighted assets": Basel III establishes two comprehensive approaches for calculating RWA (a Standardized approach and an Advanced approach) which include capital requirements for credit risk, market risk, and in the case of Basel III Advanced, also operational risk. Key differences in the calculation of credit risk RWA between the Standardized and Advanced approaches are that for Basel III Advanced, credit risk RWA is based on risk-sensitive approaches which largely rely on the use of internal credit models and parameters, whereas for Basel III Standardized, credit risk RWA is generally based on supervisory risk-weightings which vary primarily by counterparty type and asset class. Market risk RWA is calculated on a generally consistent basis between Basel III Standardized and Basel III Advanced.

S&P: Standard and Poor's

SAR as it pertains to Hong Kong: Special Administrative Region

SAR(s) as it pertains to employee stock awards: Stock appreciation rights

SCB: Stress capital buffer

Scored portfolios: Consumer loan portfolios that predominantly include residential real estate loans, credit card loans, auto loans to individuals and certain small business loans.

SEC: U.S. Securities and Exchange Commission

Securities financing agreements: Include resale, repurchase, securities borrowed and securities loaned agreements

Securitized Products Group: Comprised of Securitized Products and tax-oriented investments.

Seed capital: Initial JPMorgan capital invested in products, such as mutual funds, with the intention of ensuring the fund is of sufficient size to represent a viable offering to clients, enabling pricing of its shares, and allowing the manager to develop a track record. After these goals are achieved, the intent is to remove the Firm's capital from the investment.

Shelf securities: Securities registered with the SEC under a shelf registration statement that have not been issued, offered or sold. These securities are not included in league tables until they have actually been issued.

Single-name: Single reference-entities

SLR: Supplementary leverage ratio

SMBS: Stripped mortgage-backed securities

SOFR: Secured Overnight Financing Rate

SPEs: Special purpose entities

Structural interest rate risk: Represents interest rate risk of the non-trading assets and liabilities of the Firm.

Structured notes: Structured notes are financial instruments whose cash flows are linked to the movement in one or more indexes, interest rates, foreign exchange rates, commodities prices, prepayment rates, underlying reference pool of loans or other market variables. The notes typically contain embedded (but not separable or detachable) derivatives. Contractual cash flows for principal, interest, or both can vary in amount and timing throughout the life of the note based on non-traditional indexes or non-traditional uses of traditional interest rates or indexes.

Taxable-equivalent basis: In presenting results on a managed basis, the total net revenue for each of the business segments and the Firm is presented on a tax-equivalent basis. Accordingly, revenue from investments that receive tax credits and tax-exempt securities is presented in managed basis results on a level comparable to taxable investments and securities; the corresponding income tax impact related to tax-exempt items is recorded within income tax expense.

TBVPS: Tangible book value per share

TCE: Tangible common equity

TDR: "Troubled debt restructuring" applies to loan modifications granted prior to January 1, 2023 and is deemed to occur when the Firm modifies the original terms of a loan agreement by granting a concession to a borrower that is experiencing financial difficulty. Loans with short-term and other insignificant modifications that are not considered concessions are not TDRs.

TLAC: Total Loss Absorbing Capacity

U.K.: United Kingdom

Unaudited: Financial statements and/or information that have not been subject to auditing procedures by an independent registered public accounting firm.

U.S.: United States of America

U.S. GAAP: Accounting principles generally accepted in the U.S.

U.S. government agencies: U.S. government agencies include, but are not limited to, agencies such as Ginnie Mae and FHA, and do not include Fannie Mae and Freddie Mac which are U.S. government-sponsored enterprises ("U.S. GSEs"). In general, obligations of U.S. government agencies are fully and explicitly guaranteed as to the timely payment of principal and interest by the full faith and credit of the U.S. government in the event of a default.

U.S. GSE(s): "U.S. government-sponsored enterprises" are quasi-governmental, privately-held entities established or chartered by the U.S. government to serve public purposes as specified by the U.S. Congress to improve the flow of credit to specific sectors of the economy and provide certain essential services to the public. U.S. GSEs include Fannie Mae and Freddie Mac, but do not include Ginnie Mae or FHA. U.S. GSE obligations are not explicitly guaranteed as to the timely payment of principal and interest by the full faith and credit of the U.S. government.

U.S. Treasury: U.S. Department of the Treasury

VA: U.S. Department of Veterans Affairs

VaR: "Value-at-risk" is a measure of the dollar amount of potential loss from adverse market moves in an ordinary market environment.

VCG: Valuation Control Group

VGF: Valuation Governance Forum

VIEs: Variable interest entities

Warehouse loans: Consist of prime mortgages originated with the intent to sell that are accounted for at fair value and classified as loans.

Board of Directors

Linda B. Bammann[2, 4]
Retired Deputy Head of Risk Management
JPMorgan Chase & Co.
(Financial services)

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Retired Chairman and Chief Executive Officer
NBCUniversal, LLC
(Television and entertainment)

Todd A. Combs[2, 3]
Investment Officer
Berkshire Hathaway Inc.;
Chairman, President and Chief Executive Officer
GEICO
(Conglomerate and insurance)

Alicia Boler Davis[4]
Chief Executive Officer
Alto Pharmacy, LLC
(Digital pharmacy)

James Dimon
Chairman and Chief Executive Officer
JPMorgan Chase & Co.
(Financial services)

Timothy P. Flynn[1]
Retired Chairman and Chief Executive Officer
KPMG
(Professional services)

Alex Gorsky[4]
Retired Chairman and Chief Executive Officer
Johnson & Johnson
(Healthcare)

Mellody Hobson[4, 5]
Co-CEO and President
Ariel Investments, LLC
(Investment management)

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Retired Vice Chairman
General Electric Company;
Retired Chairman and Chief Executive Officer
GE Capital
(Industrial and financial services)

Phebe N. Novakovic[1, 5]
Chairman and Chief Executive Officer
General Dynamics
(Aerospace and defense)

Virginia M. Rometty[2, 3]
Retired Executive Chairman, President and Chief Executive Officer
International Business Machines Corporation
(Technology)

Mark A. Weinberger[1]
Retired Global Chairman and Chief Executive Officer
Ernst & Young LLP
(Professional services)

Member of:
1 Audit Committee
2 Compensation & Management Development Committee
3 Corporate Governance & Nominating Committee
4 Risk Committee
5 Public Responsibility Committee

Operating Committee

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Chairman and Chief Executive Officer

Daniel E. Pinto
President and Chief Operating Officer

Ashley Bacon
Chief Risk Officer

Jeremy Barnum
Chief Financial Officer

Lori A. Beer
Chief Information Officer

Tim Berry
Global Head of Corporate Responsibility; Chairman of the Mid-Atlantic Region

Mary Callahan Erdoes
CEO, Asset & Wealth Management

Stacey Friedman
General Counsel

Takis T. Georgakopoulos
Global Head of Payments

Teresa A. Heitsenrether
Chief Data & Analytics Officer

Marianne Lake
CEO, Consumer & Community Banking

Robin Leopold
Head of Human Resources

Douglas B. Petno
Co-Head of Global Banking

Jennifer A. Piepszak
Co-CEO, Commercial & Investment Bank

Troy L. Rohrbaugh
Co-CEO, Commercial & Investment Bank

Sanoke Viswanathan
Chief Strategy & Growth Officer;
CEO, International Consumer Banking

Other Corporate Officers

Joseph M. Evangelisti
Corporate Communications

Mikael Grubb
Investor Relations

Elena A. Korablina
Firmwide Controller

Lou Rauchenberger
General Auditor

John H. Tribolati
Secretary

Regional Chief Executive Officers

Asia Pacific

Sjoerd Leenart
Regional CEO

Europe/Middle East/Africa

Filippo Gori
Regional CEO;
Co-Head of Global Banking

Latin America/Canada

Alfonso Eyzaguirre
Regional CEO

Senior Country Officers and Location Heads

Asia Pacific

Australia and New Zealand
Robert P. Bedwell

China
Mark C.M. Leung

Hong Kong
Harshika Patel

India
Kaustubh Kulkarni

Japan
Steve Teru Rinoie

Korea
Howard Kim

Southeast Asia
Sudhir Goel

Indonesia
Gioshia Ralie

Malaysia
Hooi Ching Wong

Philippines
Carlos Ma. G Mendoza

Singapore
Wai Mei Hong

Thailand
Marco Sucharitkul

Taiwan
Carl K. Chien

Vietnam
Van Bich Phan

Europe/Middle East/Africa

Austria
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Belgium
Tanguy A. Piret

Commonwealth of Independent States
Timur Kunanbayev

France
Kyril Courboin

Germany
Stefan P. Povaly

Iberia
Ignacio de la Colina

Ireland
Marc Hussey

Israel
Roy Navon

Italy
Francesco Cardinali

Luxembourg
Philippe Ringard

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Khaled Hobballah

The Netherlands
Cassander Verwey

Nordics
Klaus Thune/Jonas Wikmark

Poland
Michal Szwarc

Saudi Arabia
Bader A. Alamoudi

Sub-Saharan Africa
Kevin G. Latter

Switzerland
Reinnout Böttcher

Türkiye and Azerbaijan
Mustafa Bagriacik

Latin America/Caribbean

Andean, Caribbean and Central America
Moises Mainster

Argentina
Facundo D. Gómez Minujin

Brazil
Daniel Darahem

Chile
Andres Errazuriz

Colombia
Angela M. Hurtado

Mexico
Felipe García-Moreno

North America

Canada
David E. Rawlings

JPMorgan Chase Vice Chairs

Vittorio U. Grilli

David Mayhew

Peter L. Scher

J.P. Morgan International Council

As of March 1, 2024

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Chairman of the Council
Executive Chairman
Tony Blair Institute for Global Change
Former Prime Minister of
Great Britain and Northern Ireland
London, United Kingdom

The Hon. Robert M. Gates
Vice Chairman of the Council
Principal
Rice, Hadley, Gates & Manuel LLC
Washington, District of Columbia

Paul Bulcke
Chairman of the Board of Directors
Nestlé S.A.
Vevey, Switzerland

Aliko Dangote
Group President and Chief Executive
Dangote Group
Lagos, Nigeria

Jamie Dimon*
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JPMorgan Chase & Co.
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Axel Dumas
Executive Chairman
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John Elkann
Chief Executive Officer
EXOR N.V.
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Marcos Galperin
Chief Executive Officer
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ALFA, S.A.B. of C.V.
San Pedro Garza García, Mexico

Alex Gorsky
Former Chairman and
Chief Executive Officer
Johnson & Johnson
New Brunswick, New Jersey

Joe Kaeser
Supervisory Board Chairman
Siemens Energy AG
Munich, Germany

Nancy McKinstry
Chief Executive Officer
and Chair of the Executive Board
Wolters Kluwer
Alphen aan den Rijn, The Netherlands

Carlo Messina
Managing Director and
Chief Executive Officer
Intesa Sanpaolo
Turin, Italy

Amin H. Nasser
President and Chief Executive Officer
Saudi Aramco
Dhahran, Saudi Arabia

The Hon. Condoleezza Rice
Principal
Rice, Hadley, Gates & Manuel LLC
Stanford, California

Nassef Sawiris
Executive Chair
OCI N.V.
London, United Kingdom

Ratan Naval Tata
Chairman Emeritus
Tata Sons Private Limited
Mumbai, India

Joseph C. Tsai
Chairman
Alibaba Group
Hong Kong, Hong Kong SAR

Jaime Augusto Zobel de Ayala
Chairman
Ayala Corporation
Makati City, Philippines

*Ex-officio

Corporate headquarters

383 Madison Avenue
New York, NY 10179-0001
Telephone: 212-270-6000
jpmorganchase.com

Annual Report on Form 10-K

The Annual Report on Form 10-K of JPMorgan Chase & Co. as filed with the U.S. Securities and Exchange Commission will be made available without charge upon request to:

Office of the Secretary
JPMorgan Chase & Co.
383 Madison Avenue, 39th Floor
New York, NY 10179-0001
corporate.secretary@jpmchase.com

Stock listing

New York Stock Exchange

The New York Stock Exchange ticker symbol for the common stock of JPMorgan Chase & Co. is JPM.

Financial information about JPMorgan Chase & Co. can be accessed by visiting our website at jpmorganchase.com and clicking on "Investors." Additional questions should be addressed to:

Investor Relations
JPMorgan Chase & Co.
277 Park Avenue
New York, NY 10172-0001
Telephone: 212-270-2479
JPMCinvestorrelations@jpmchase.com

Directors

To contact any of the Board members or committee chairs, the Lead Independent Director or the non-management directors as a group, please mail correspondence to:

JPMorgan Chase & Co.
Attention (Board member(s))
Office of the Secretary
383 Madison Avenue, 39th Floor
New York, NY 10179-0001
corporate.secretary@jpmchase.com

The Corporate Governance Principles, the charters of the principal standing Board committees, the Code of Conduct, the Code of Ethics for Finance Professionals and other governance information can be accessed by visiting our website at jpmorganchase.com and clicking on "Governance" under the "Who We Are" tab.

Transfer agent and registrar

Computershare
150 Royall Street, Suite 101
Canton, MA 02021-1031
United States
Telephone: 800-982-7089
www.computershare.com/investor

Investor Services Program

JPMorgan Chase & Co.'s Investor Services Program offers a variety of convenient, low-cost services to make it easier to reinvest dividends and buy and sell shares of JPMorgan Chase & Co. common stock. A brochure and enrollment materials may be obtained by contacting the Program Administrator, Computershare, by calling 800-758-4651, by writing to the address indicated above or by visiting its website at www-us.computershare.com/investor.

Direct deposit of dividends

For information about direct deposit of dividends, please contact Computershare.

Stockholder inquiries

Contact Computershare:

By telephone:

Within the United States, Canada and Puerto Rico: 800-982-7089 (toll free)

From all other locations: 201-680-6862 (collect)

TDD service for the hearing impaired within the United States, Canada and Puerto Rico: 800-231-5469 (toll free)

All other locations: 201-680-6610 (collect)

By regular mail:

Computershare
P.O. Box 43078
Providence, RI 02940-3078
United States

By overnight delivery:

Computershare
150 Royall Street, Suite 101
Canton, MA 02021-1031
United States

Duplicate mailings

If you receive duplicate mailings because you have more than one account listing and you wish to consolidate your accounts, please contact Computershare.

Independent registered public accounting firm

PricewaterhouseCoopers LLP
300 Madison Avenue
New York, NY 10017

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