

Environmental Social & Governance Report

Appendices

2020

JPMORGAN CHASE & CO.



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Global Reporting Initiative Index



The index below includes GRI indicators that are relevant to our business. Unless otherwise noted, all data and descriptions apply to our entire firm and are as of or for the year ended December 31, 2020.














We have identified the following GRI topics as related to our key ESG topics: economic performance, indirect economic impacts, anti-corruption, anti-competitive behavior, energy, emissions, employment, training and education, diversity and equal opportunity, human rights assessment, local communities, public policy, product portfolio, audit, active ownership, marketing and labeling, customer privacy and socioeconomic compliance. We define the boundary for each topic as being directly related to JPMorgan Chase and indirectly related through our business relationships based on the GRI standards requirement and guidance.

Source Key

10K 2020 Form 10-K	CGP Corporate Governance Principles	HR Human Rights Statement
AR 2020 Annual Report	E&S Environmental and Social Policy Framework	PS 2021 Proxy Statement
APP 2020 ESG Report Appendices	ESG 2020 ESG Report	www Weblinks
CoC Code of Conduct	HW How We Do Business – The Report	
CoE Code of Ethics for Finance Professionals		

Reporting Status

-  Fully reporting
-  Partially reporting

Indicator	Disclosure Title	Reporting Status	Source
GRI 102: General Disclosures (2016)			
ORGANIZATIONAL PROFILE			
102-1	Name of the organization		ESG 2020 ESG Report (p. 4)
102-2	Activities, brands, products, and services		ESG 2020 ESG Report (p. 5)
102-3	Location of headquarters		10K 2020 Form 10-K (p. 33)
102-4	Location of operations		10K 2020 Form 10-K (p. 33) www Who We Are
102-5	Ownership and legal form		10K 2020 Form 10-K (p. 1)
102-6	Markets served		10K 2020 Form 10-K (p. 33, 65-87) ESG 2020 ESG Report (p. 5, 38-46)
102-7	Scale of the organization		10K 2020 Form 10-K (p. 44) ESG 2020 ESG Report (p. 5, 19) www Who We Are
102-8	Information on employees and other workers		ESG 2020 ESG Report (p. 19) www Workforce Composition Disclosure
102-9	Supply chain		www Suppliers Note: JPMorgan Chase does business with over 21,000 suppliers globally across a wide range of product/service categories. Our third party vendor spend is spread across categories such as real estate, professional services, technology, marketing, document production, printing, shipping and travel, among others.
102-10	Significant changes to the organization and its supply chain		10K 2020 Form 10-K (p. 33, 40) www Who We Are
102-11	Precautionary Principle or approach		E&S Environmental and Social Policy Framework
102-12	External initiatives		www Stakeholder and Policy Engagement
102-13	Membership of associations		www Stakeholder and Policy Engagement

Indicator	Disclosure Title	Reporting Status	Source
GRI 102: General Disclosures (2016)			
STRATEGY			
102-14	Statement from senior decision-maker	●	AR 2020 Annual Report (p. 2-66) ESG 2020 ESG Report (p. 3)
102-15	Key impacts, risks, and opportunities	●	10K 2020 Form 10-K (p. 8-32) AR 2020 Annual Report (p. 2-66)
ETHICS AND INTEGRITY			
102-16	Values, principles, standards, and norms of behavior	●	CoC Code of Conduct CoE Code of Ethics for Finance Professionals HW How We Do Business – The Report (p. 9-14) www Business Principles
102-17	Mechanisms for advice and concerns about ethics	●	CoC Code of Conduct HW How We Do Business – The Report (p. 9-14)
GOVERNANCE			
102-18	Governance structure	●	CGP Corporate Governance Principles ESG 2020 ESG Report (p. 10) HW How We Do Business – The Report (p. 15-18) PS 2021 Proxy Statement (p. 22-29)
102-19	Delegating authority	●	ESG 2020 ESG Report (p. 10-13) HW How We Do Business – The Report (p. 15-18) PS 2021 Proxy Statement (p. 10-13, 14-15, 51, 55-56)
102-20	Executive-level responsibility for economic, environmental, and social topics	●	ESG 2020 ESG Report (p. 10-13, 14-15, 51)
102-21	Consulting stakeholders on economic, environmental, and social topics	●	PS 2021 Proxy Statement (p. 30-31)
102-22	Composition of the highest governance body and its committees	●	PS 2021 Proxy Statement (p. 7, 12-19)
102-23	Chair of the highest governance body	●	PS 2021 Proxy Statement (p. 5, 7, 19)
102-24	Nominating and selecting the highest governance body	●	PS 2021 Proxy Statement (p. 20-21)
102-25	Conflicts of interest	●	CoC Code of Conduct CGP Corporate Governance Principles PS 2021 Proxy Statement (p. 14-18, 34)
102-27	Collective knowledge of highest governance body	●	PS 2021 Proxy Statement (p. 27)
102-28	Evaluating the highest governance body's performance	●	PS 2021 Proxy Statement (p. 27)
102-29	Identifying and managing economic, environmental, and social impacts	●	10K 2020 Form 10-K (p. 85-89) E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 14-18) PS 2021 Proxy Statement (p. 28-31)
102-30	Effectiveness of risk management processes	●	10K 2020 Form 10-K (p. 85-89) ESG 2020 ESG Report (p. 14-18) HW How We Do Business – The Report (p. 27-58) PS 2021 Proxy Statement (p. 28-31)
102-33	Communicating critical concerns	●	CGP Corporate Governance Principles
102-35	Remuneration policies	●	PS 2021 Proxy Statement (p. 32, 39-83)
102-37	Stakeholders' involvement in remuneration	●	PS 2021 Proxy Statement (p. 42-43)
102-38	Annual total compensation ratio	●	PS 2021 Proxy Statement (p. 81)

Indicator	Disclosure Title	Reporting Status	Source
GRI 102: General Disclosures (2016)			
STAKEHOLDER ENGAGEMENT			
102-40	List of stakeholder groups	●	ESG 2020 ESG Report (p. 7-8)
102-41	Collective bargaining agreements	●	Note: JPMorgan Chase supports employee rights and is committed to adherence to local laws regarding the freedom of association and collective employee action. We also have relationships with trade unions and work councils in the regions where we operate as well as through many of our vendors. Most JPMorgan Chase employees are not covered by collective bargaining agreements and no U.S.-based employees are subject to collective bargaining agreements. JPMorgan Chase's Code of Conduct sets forth the firm's expectations for each employee. The Code of Conduct provides the principles that govern employee conduct with clients, customers, shareholders and one another, as well as with the markets and communities in which JPMorgan Chase does business. Employees are encouraged to raise any concerns through multiple channels identified in the Code of Conduct.
102-42	Identifying and selecting stakeholders	●	ESG 2020 ESG Report (p. 7-8) HW How We Do Business – The Report (p. 75-82)
102-43	Approach to stakeholder engagement	●	ESG 2020 ESG Report (p. 7-8) HW How We Do Business – The Report (p. 61-72, 75-82)
102-44	Key topics and concerns raised	●	ESG 2020 ESG Report (p. 6-8) HW How We Do Business – The Report (p. 61-72, 75-82)
REPORTING PRACTICE			
102-45	Entities included in the consolidated financial statements	●	10K 2020 Form 10-K (p. 1) ESG 2020 ESG Report (p. 5)
102-46	Defining report content and topic boundaries	●	ESG 2020 ESG Report (p. 6) Note: We determined the content for this report based on our key ESG topics identification process and GRI's principles of stakeholder inclusiveness, sustainability context and completeness.
102-47	List of material topics	●	ESG 2020 ESG Report (p. 6)
102-48	Restatements of information	●	Note: There were no material financial restatements in 2020.
102-49	Changes in reporting	●	Note: No significant changes from previous reports.
102-50	Reporting period	●	ESG 2020 ESG Report (p. 4)
102-51	Date of most recent report	●	www ESG Report Archive
102-52	Reporting cycle	●	Note: Annual
102-53	Contact point for questions regarding the report	●	www Sustainability www Investor Relations
102-54	Claims of reporting in accordance with the GRI Standards	●	Note: This report has been prepared in accordance with the GRI Standards: Core option.
102-55	GRI content index	●	APP 2020 ESG Report Appendices (p. 3-9)
102-56	External assurance	●	Note: We did not seek external assurance for the contents of this report.
GRI 201: Economic Performance (2016)			
103-1, 103-2, 103-3	Explanation of the material topic and its Boundary	●	AR 2020 Annual Report (p. 1-82) APP 2020 ESG Report Appendices (p. 3) ESG 2020 ESG Report (p. 3, 6, 34-46) www Impact
201-1	Direct economic value generated and distributed	●	AR 2020 Annual Report (p. 1-82) ESG 2020 ESG Report (p. 34-46)
201-2	Financial implications and other risks and opportunities due to climate change	●	10K 2020 Form 10-K (p. 7-8, 14, 27-29) ESG 2020 ESG Report (p. 14-18, 47-57)
201-3	Defined benefit plan obligations and other retirement plans	●	10K 2020 Form 10-K (p. 216-220)

Indicator	Disclosure Title	Reporting Status	Source
GRI 203: Indirect Economic Impacts (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (p. 3) ESG 2020 ESG Report (p. 3, 6, 34-46) www Impact
203-1	Infrastructure investments and services supported	●	ESG 2020 ESG Report (p. 34-46) www Impact
203-2	Significant indirect economic impacts	◐	ESG 2020 ESG Report (p. 34-46) www Impact
GRI 205: Anti-Corruption (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (p. 3) CoC Code of Conduct ESG 2020 ESG Report (p. 6, 12)
205-2	Communication and training about anti-corruption policies and procedures	●	Note: Training on our Code of Conduct, which includes training on anti-corruption principles, is required for all employees.
205-3	Confirmed incidents of corruption and actions taken	●	10K 2020 Form 10-K (Note 30 p. 290-293)
GRI 206: Anti-Competitive Behavior (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (p. 3) CoC Code of Conduct ESG 2020 ESG Report (p. 6, 12)
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	●	10K 2020 Form 10-K (Note 30 p. 290-293)
GRI 302: Energy			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (p. 3) ESG 2020 ESG Report (p. 6, 28-32)
302-1	Energy consumption within the organization	●	ESG 2020 ESG Report (p. 28-30, 32)
302-4	Reduction of energy consumption	◐	ESG 2020 ESG Report (p. 28-30, 32)
GRI 303: Water and Effluents (2018)			
103-2, 103-3	The management approach and its components	●	ESG 2020 ESG Report (p. 31)
303-3	Water withdrawal by source	◐	ESG 2020 ESG Report (p. 32) Note: As a financial services firm, water usage is not a key impact for our operations.
GRI 304: Biodiversity (2016)			
103-2, 103-3	The management approach and its components	◐	E&S Environmental and Social Policy Framework
304-2	Significant impacts of activities, products, and services on biodiversity	◐	E&S Environmental and Social Policy Framework
GRI 305: Emissions (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (p. 3) ESG 2020 ESG Report (p. 6, 28-30, 32)
305-1	Direct (Scope 1) GHG emissions	●	ESG 2020 ESG Report (p. 28-30, 32)
305-2	Energy indirect (Scope 2) GHG emissions	●	ESG 2020 ESG Report (p. 28-30, 32)
305-3	Other indirect (Scope 3) GHG emissions	◐	ESG 2020 ESG Report (p. 28-30, 32)
305-4	GHG emissions intensity	●	Note: Scope 1 and 2 (location) GHG emissions per rentable square foot: 0.01239 Scope 1 and 2 (market) GHG emissions per rentable square foot: 0.00007
305-5	Reduction of GHG emissions	●	ESG 2020 ESG Report (p. 28-30, 32)

Indicator	Disclosure Title	Reporting Status	Source
GRI 306: Waste (2020)			
103-2, 103-3	Management Approach	●	E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 31-32)
GRI 401: Employment (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (p. 3) ESG 2020 ESG Report (p. 6, 19-24) www Careers
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	●	ESG 2020 ESG Report (p. 19-24)
GRI 404: Training and Education			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) ESG 2020 ESG Report (p. 6, 19-24)
404-3	Percentage of employees receiving regular performance and career development reviews	●	ESG 2020 ESG Report (p. 12) HW How We Do Business – The Report (p. 21)
GRI 405: Diversity and Equal Opportunity			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) CoC Code of Conduct ESG 2020 ESG Report (p. 6, 19-21) www Diversity and Inclusion
405-1	Diversity of governance bodies and employees	●	ESG 2020 ESG Report (p. 19-22) PS 2021 Proxy Statement (p. 12) www Diversity and Inclusion www Workforce Composition Disclosure <small>Note: The majority of our workforce is based in the U.S. We provide a diversity and role breakdown of our employees on our website.</small>
405-2	Ratio of basic salary and remuneration of women to men	●	ESG 2020 ESG Report (p. 24)
GRI 406: Non-Discrimination (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) CoC Code of Conduct ESG 2020 ESG Report (p. 6, 19-22) HR Human Rights Statement www Diversity and Inclusion
GRI 412: Human Rights Assessment (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 14) HR Human Rights Statement www Supplier Code of Conduct
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	●	ESG 2020 ESG Report (p. 14)

Indicator	Disclosure Title	Reporting Status	Source
GRI 413: Local Communities (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) CoC Code of Conduct E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 6, 25-26, 33-45) www Impact
413-1	Operations with local community engagement, impact assessments, and development programs	●	ESG 2020 ESG Report (p. 6, 25-26, 33-45)
FS14	Initiatives to improve access to financial services for disadvantaged people	●	ESG 2020 ESG Report (p. 6, 25-26, 33-45) www Impact
GRI 415: Public Policy (2016)			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) ESG 2020 ESG Report (p. 6, 12) www Political Engagement and Public Policy Statement
415-1	Political contributions	●	ESG 2020 ESG Report (p. 12)
Financial Services Sector Supplement (2008)			
PRODUCT PORTFOLIO			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 6, 33-57) HR Human Rights Statement
FS7	Monetary value of products and services designed to deliver specific social benefit	●	ESG 2020 ESG Report (p. 33-46) www Impact
FS8	Monetary value of products and services designed to deliver specific environmental benefit	●	ESG 2020 ESG Report (p. 47-57)
AUDIT			
103-1, 103-2, 103-3	Management Approach	●	APP 2020 ESG Report Appendices (see p. 3) E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 6, 14-18)
FS-Audit	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	●	E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 14-18)

Indicator	Disclosure Title	Reporting Status	Source																																
Financial Services Sector Supplement (2008)																																			
ACTIVE OWNERSHIP																																			
103-1, 103-2, 103-3	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	●	<p>APP 2020 ESG Report Appendices (see p. 3)</p> <p>ESG 2020 ESG Report (p. 6)</p> <p>WWW Proxy Information</p>																																
FS11	Percentage of assets subject to positive and negative environmental or social screening	●	<p>E&S Environmental and Social Policy Framework</p> <p>ESG 2020 ESG Report (p. 14-18)</p> <p>In 2020, approximately 2,050 transactions – including loans, debt underwriting, equity underwriting and advisory services – were referred to the Global Environmental and Social Risk Management team for review because a potential environmental or social risk was identified. We undertook detailed due diligence on approximately 1,600 of these transactions.</p> <p>Transactions Subject to Detailed Due Diligence by Region and Sector, percent of total</p> <table border="1"> <thead> <tr> <th colspan="4">BY REGION</th> </tr> </thead> <tbody> <tr> <td>Americas</td> <td>50%</td> <td>Asia Pacific</td> <td>18%</td> </tr> <tr> <td>Europe, Middle East & Africa</td> <td>32%</td> <td></td> <td></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="4">BY SECTOR</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>3.6%</td> <td>Infrastructure</td> <td>7.6%</td> </tr> <tr> <td>Basic Resources</td> <td>10.9%</td> <td>Real Estate</td> <td>7.3%</td> </tr> <tr> <td>Chemicals</td> <td>6.2%</td> <td>Shipping</td> <td>1.6%</td> </tr> <tr> <td>Energy</td> <td>37.9%</td> <td>Other</td> <td>24.9%</td> </tr> </tbody> </table> <p>Note: Basic Resources includes Pulp and Paper, Mining and Heavy Manufacturing; Energy includes Oil & Gas and Power.</p>	BY REGION				Americas	50%	Asia Pacific	18%	Europe, Middle East & Africa	32%			BY SECTOR				Agriculture	3.6%	Infrastructure	7.6%	Basic Resources	10.9%	Real Estate	7.3%	Chemicals	6.2%	Shipping	1.6%	Energy	37.9%	Other	24.9%
BY REGION																																			
Americas	50%	Asia Pacific	18%																																
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BY SECTOR																																			
Agriculture	3.6%	Infrastructure	7.6%																																
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Energy	37.9%	Other	24.9%																																
GRI 417: Marketing and Labeling (2016)																																			
103-2, 103-3	Management Approach	●	<p>APP 2020 ESG Report Appendices (see p. 3)</p> <p>ESG 2020 ESG Report (p. 6, 25-27)</p> <p>Note: Fair and transparent communications is a key marketing communications topic for JPMorgan Chase, which we discuss on pages 25-27 of our ESG Report.</p>																																
GRI 418: Customer Privacy (2016)																																			
103-1, 103-2, 103-3	Management Approach	●	<p>APP 2020 ESG Report Appendices (see p. 3)</p> <p>CoC Code of Conduct</p> <p>ESG 2020 ESG Report (p. 6, 13, 27)</p> <p>HW How We Do Business – The Report (p. 34)</p> <p>WWW Chase – Security Center</p> <p>WWW J.P. Morgan–Privacy Policy</p>																																
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	●	<p>Note: JPMorgan Chase follows U.S. and global laws regarding reporting breaches of customer data, including notices to individuals, regulators and other entities. In addition, JPMorgan Chase provides information regarding risks related to cyber in its SEC filings.</p>																																
GRI 419: Socioeconomic Compliance (2016)																																			
103-1, 103-2, 103-3	Management Approach	●	<p>APP 2020 ESG Report Appendices (see p. 3)</p> <p>CoC Code of Conduct</p> <p>ESG 2020 ESG Report (p. 6, 10-13)</p>																																
419-1	Non-compliance with laws and regulations in the social and economic area	●	<p>10K 2020 Form 10-K (p. Note 30 p. 290-293)</p>																																

Sustainability Accounting Standards Board Index














The index below includes disclosures related to the Sustainability Accounting Standards Board (SASB) sector standards that are relevant to our business: Asset Management & Custody Activities; Commercial Banks; Consumer Finance; Investment Banking & Brokerage; and Mortgage Finance. Unless otherwise noted, all data and descriptions apply to our entire firm and are as of or for the year ended December 31, 2020. For additional information about the firm's financial performance, please refer to the firm's [quarterly earnings](#) materials as well as quarterly and annual reports on [Form 10-Q and Form 10-K](#), respectively.

Source Key

10K	2020 Form 10-K	E&S	Environmental and Social Policy Framework
AR	2020 Annual Report	ESG	2020 ESG Report
CoC	Code of Conduct	HW	How We Do Business – The Report
CoE	Code of Ethics for Finance Professionals	PS	2021 Proxy Statement
CGP	Corporate Governance Principles	www	Weblinks

Metric Code	Metric	Source
Topics in multiple sector standards		
TOPIC: BUSINESS ETHICS		
FN-AC-270a.2 FN-AC-510a.1 FN-CB-510a.1 FN-CF-220a.2 FN-CF-270a.5 FN-IB-510a.1 FN-IB-510b.3 FN-MF-270a.3 FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with: <ul style="list-style-type: none"> Marketing and communication of financial product-related information to new and returning customers Fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations Customer privacy Selling and servicing of products Professional integrity, including duty of care Communications to customers or remuneration of loan originators Discriminatory mortgage lending 	10K 2020 Form 10-K (Note 30 p. 290-293) Note: Summary of the firm's material legal proceedings are reported in our 2020 Form 10-K.
FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	Description of whistleblower policies and procedures	CoC Code of Conduct ESG 2020 ESG Report (p. 12) HW How We Do Business – The Report (p. 12-13)
TOPIC: DATA SECURITY		
FN-CB-230a.2 FN-CF-230a.3	Description of approach to identifying and addressing data security risks	10K 2020 Form 10-K (p. 6, 146-147) ESG 2020 ESG Report (p. 13, 27)
TOPIC: EMPLOYEE DIVERSITY AND INCLUSION		
FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals and (4) all other employees	ESG 2020 ESG Report (p. 19) www Workforce Composition Disclosure
TOPIC: SYSTEMIC RISK MANAGEMENT		
FN-CB-550a.1 FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	10K 2020 Form 10-K (p. 95) www Banking Organization Systemic Risk Report (FR Y-15)
FN-CB-550a.2 FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	10K 2020 Form 10-K (p. 91-101)

Metric Code	Metric	Source
Asset Management & Custody Activities		
TOPIC: TRANSPARENT INFORMATION & FAIR ADVICE FOR CUSTOMERS		
FN-AC-270a.3	Description of approach to informing customers about products and services	ESG 2020 ESG Report (p. 25-27) www Client Service www Business Principles
TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT MANAGEMENT & ADVISORY		
FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening	ESG 2020 ESG Report (p. 47-57) www Asset Management Sustainable Investing
FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment and/or wealth management processes and strategies	ESG 2020 ESG Report (p. 14-18, 47-57) www Asset Management Investment Stewardship www Wealth Management Sustainable Investing
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	www Proxy Information
TOPIC: SYSTEMIC RISK MANAGEMENT		
FN-AC-550a.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	10K 2020 Form 10-K (p. 102-108)
FN-AC-550a.3	Total exposure to securities financing transactions	10K 2020 Form 10-K (p. 229-231)
FN-AC-550a.4	Net exposure to written credit derivatives	10K 2020 Form 10-K (p. 121-123, 129-131, 180, Note 5: 198-211)
TOPIC: ACTIVITY METRICS		
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	AR 2020 Annual Report (p. 7)
FN-AC-000.B	Total assets under custody and supervision	AR 2020 Annual Report (p. 7)
Commercial Banks		
TOPIC: FINANCIAL INCLUSION & CAPACITY BUILDING		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	AR 2020 Annual Report (p. 6, 15-18, 36-37, 69, 82-82) ESG 2020 ESG Report (p. 38-40)
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	ESG 2020 ESG Report (p. 41-42)
TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	10K 2020 Form 10-K (p. 196-197)
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	E&S Environmental and Social Policy Framework ESG 2020 ESG Report (p. 14-18, 47-51) www Carbon Compass Methodology
TOPIC: ACTIVITY METRICS		
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate	10K 2020 Form 10-K (Note 2 p. 232-247)
Consumer Finance		
TOPIC: SELLING PRACTICES		
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	CoC Code of Conduct CGP Corporate Governance Principles (Section 5.4) PS 2021 Proxy Statement (p. 36, 39)

Metric Code	Metric	Source
Investment Banking & Brokerage		
TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT BANKING & BROKERAGE ACTIVITIES		
FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social and governance (ESG) factors, by industry	 2020 ESG Report (p. 14-18, 47-57)
FN-IB-410a.3	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment banking and brokerage activities	 Environmental and Social Policy Framework  2020 ESG Report (p. 14-18, 47-57)  Carbon Compass Methodology
TOPIC: PROFESSIONAL INTEGRITY		
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	 Code of Conduct  Code of Ethics for Finance Professionals  2020 ESG Report (p. 12)  Conflict of Interest Policy
TOPIC: EMPLOYEE INCENTIVES & RISK TAKING		
FN-IB-550b.3	Discussion of policies around supervision, control and validation of traders' pricing of Level 3 assets and liabilities	 2020 Form 10-K (p. 85-89, 151, Note 2 171-191)  2021 Proxy Statement (p. 39)
Mortgage Finance		
TOPIC: DISCRIMINATORY LENDING		
FN-MF-270b.1	(1) Number, (2) value and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	 2020 Form 10-K (Note 12, p. 232-247)
FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	 Fair Lending Overview
TOPIC: ACTIVITY METRICS		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	 2020 Form 10-K (p. 70, footnote c)

Task Force on Climate-related Financial Disclosures Index

The index below indicates where in our publicly available documents readers can find information that addresses the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

Source Key

10K 2020 Form 10-K **E&S** Environmental and Social Policy Framework **ESG** 2020 ESG Report **PS** 2021 Proxy Statement **www** Weblinks

Indicator	Source/Response
Governance	
Board's oversight of climate-related risks and opportunities	<p>10K 2020 Form 10-K (p. 85-89)</p> <p>ESG 2020 ESG Report (p. 10)</p> <p>PS 2021 Proxy Statement (p. 11-13, 25, 28-29)</p> <p>www Public Responsibility Committee</p>
Management's role in assessing and managing climate-related risks and opportunities	<p>10K 2020 Form 10-K (p. 85-89)</p> <p>ESG 2020 ESG Report (p. 10-18, 47-57)</p> <p>www Center for Carbon Transition</p>
Strategy	
Climate-related risks and opportunities the organization has identified over the short, medium, and long term	<p>10K 2020 Form 10-K (p. 8, 14, 24-25, 28, 157)</p> <p>ESG 2020 ESG Report (p. 14-18)</p> <p>www Carbon Compass Methodology</p>
Impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning	<p>E&S Environmental and Social Policy Framework</p> <p>ESG 2020 ESG Report (p. 14-18, 47-57)</p> <p>PS 2021 Proxy Statement (p. 6)</p> <p>www Carbon Compass Methodology</p> <p>www Center for Carbon Transition</p> <p>www Our Approach to Our Sustainable Development Target</p> <p>www Sustainability</p>
Resilience of the organization's strategy under different climate-related scenarios, including a 2°C or lower scenario	<p>ESG 2020 ESG Report (p. 16-18)</p>

Indicator**Source/Response****Risk Management**

Organization's processes for identifying and assessing climate-related risks

- 10K** [2020 Form 10-K](#) (p. 85-89)
- E&S** [Environmental and Social Policy Framework](#)
- ESG** [2020 ESG Report](#) (p. 14-18)

Organization's processes for managing climate-related risks

- 10K** [2020 Form 10-K](#) (p. 85-89)
- E&S** [Environmental and Social Policy Framework](#)
- ESG** [2020 ESG Report](#) (p. 14-18, 28-32, 47-57)
- www** [Carbon Compass Methodology](#)

How processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management

- 10K** [2020 Form 10-K](#) (p. 85-89)
- E&S** [Environmental and Social Policy Framework](#)
- ESG** [2020 ESG Report](#) (p. 14-18)

Metrics and Targets

Metrics used to assess climate-related risks and opportunities in line with the organization's strategy and risk management process

- ESG** [2020 ESG Report](#) (p. 16-18, 28-32, 47-57) including:
 - Wholesale Credit Exposure to Select Industries (p. 17)
 - Current Portfolio and 2030 Portfolio Targets (p. 50)
 - Our 2020 Sustainable Development Activities (p. 52)
- www** [Carbon Compass Methodology](#)
- www** [Our Approach to Our Sustainable Development Target](#)

Greenhouse gas (GHG) emissions

- ESG** [2020 ESG Report](#) (p. 28-32, 47-51) including:
 - 2020 Carbon Footprint Environmental Data (p. 32)
 - Current Portfolio and 2030 Portfolio Targets (p. 50)
- www** [Carbon Compass Methodology](#)

Targets used to manage climate-related risks and opportunities and performance against targets

- ESG** [2020 ESG Report](#) (p. 28-32, 47-57)
- www** [Carbon Compass Methodology](#)
- www** [Sustainability](#)

Environmental Data Verification Statement



VERIFICATION OPINION DECLARATION GREENHOUSE GAS EMISSIONS

To: Stakeholders of JP Morgan Chase & Co.

Apex Companies LLC, (Apex) was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions reported by JP Morgan Chase & Co. (JPMC) for the period stated below. This Verification Opinion applies to the related information included within the scope of work described below.

The determination of the GHG emissions is the sole responsibility of JPMC. JPMC is responsible for the preparation and fair presentation of the GHG statement in accordance with the criteria. Apex's sole responsibility was to provide independent verification on the accuracy of the GHG emissions reported, and on the underlying systems and processes used to collect, analyze, and review the information. Apex is responsible for expressing an opinion on the GHG statement based on the verification. Verification activities applied in a limited level of assurance verification are less extensive in nature, timing, and extent than in a reasonable level of assurance verification.

Boundaries of the reporting company GHG emissions covered by the verification:

- Operational Control
- Worldwide

Types of GHGs: CO₂, N₂O, CH₄, HFCs

GHG Emissions Statement:

- **Electricity Consumption:** 1,693,143 Megawatt hours
- **Purchased Renewable Energy:** 1,696,385 Megawatt hours
- **Scope 1:** 69,570 metric tons of CO₂ equivalent
- **Scope 2 (Location-Based):** 660,601 metric tons of CO₂ equivalent
- **Scope 2 (Market-Based):** 4,187 metric tons of CO₂ equivalent
- **Scope 3: Business Travel:** 36,169 metric tons of CO₂ equivalent
- **Purchased GHG Emissions Offsets:** 110,500 metric tons of CO₂ equivalent
- **Net Emissions of CO₂ equivalent (Scope 1 + Scope 2 Market-Based + Scope 3) - Purchased GHG Emission Offsets:** 0 metric tons of CO₂ equivalent

Data and information supporting the Scope 1, Scope 2, and Scope 3 GHG emissions assertion were historical in nature for the most part. In some cases, data were estimated rather than historical in nature.

Period covered by GHG emissions verification:

- January 1, 2020 to December 31, 2020

Criteria against which verification conducted:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas Protocol, Corporate Accounting and Reporting Standard
- WRI/WBCSD Corporate Value Chain (Scope 3) Accounting and Reporting Standard



Reference Standard:

- ISO 14064-3 Second Edition 2019-04: Greenhouse gases — Part 3: Specification with guidance for the verification and validation of greenhouse gas statements

Level of Assurance and Qualifications:

- Limited
- This verification used a materiality threshold of +/-5% for aggregate errors in sampled data for each of the above indicators

GHG Verification Methodology:

Evidence-gathering procedures included but were not limited to:

- Interviews with relevant personnel of JPMC and their consultant;
- Review of documentary evidence produced by JPMC;
- Review of JPMC data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions; and
- Audit of sample of data used by JPMC to determine GHG emissions.

Verification Opinion:

Based on the process and procedures conducted, there is no evidence that the GHG emissions statement shown above:

- is not materially correct and is not a fair representation of the GHG emissions data and information; and
- has not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard (**Scope 1 and 2**), and WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain Accounting and Reporting Standard (**Scope 3**).

It is our opinion that JPMC has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of these GHG emissions for the stated period and boundaries.

Statement of independence, impartiality and competence

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

No member of the verification team has a business relationship with JPMC, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex's standard methodology for the verification of greenhouse gas emissions data.



Attestation:

A handwritten signature in blue ink, appearing to read 'Mary E. Armstrong-Friberg'.

Mary E. Armstrong-Friberg, Lead Verifier
Principal Consultant
Apex Companies, LLC
Cleveland, Ohio

A handwritten signature in blue ink, appearing to read 'Trevor A. Donaghu'.

Trevor A. Donaghu, Technical Reviewer
Program Manager
Apex Companies, LLC
Pleasant Hill, California

April 16, 2021

This verification opinion including the opinion expressed herein, is provided to JP Morgan Chase & Co. and is solely for the benefit of JP Morgan Chase & Co. in accordance with the terms of our agreement. We consent to the release of this opinion by you to CDP in order to satisfy the terms of CDP disclosure requirements but without accepting or assuming any responsibility or liability on our part to CDP or to any other party who may have access to this opinion.



VERIFICATION OPINION WATER WITHDRAWAL

To: Stakeholders of JP Morgan Chase & Co.

Apex Companies LLC, (Apex) was engaged to conduct an independent verification of the water withdrawal reported by JP Morgan Chase & Co.(JPMC) for the period stated below. This Verification Opinion applies to the related information included within the scope of work described below.

The determination of the water withdrawal is the sole responsibility of JPMC. Apex was not involved in determining the water withdrawal. Apex's sole responsibility was to provide independent verification on the accuracy of the water withdrawal information reported, and on the underlying systems and processes used to collect, analyze, and review the information. Apex is responsible for expressing an opinion on the water withdrawal statement based on the verification. Verification activities applied in a limited level of assurance verification are less extensive in nature, timing, and extent than in a reasonable level of assurance verification.

Boundaries of the reporting company GHG emissions covered by the verification:

- Operational Control
- USA
- Exclusions from the scope of the reporter's data assertion:
 - Data outside the defined assurance period of calendar year 2020

Data verified:

- **Water Withdrawal:** 5,035,089 cubic meters

Data and information supporting the water withdrawal assertion were historical in nature for the most part. In some cases, data were estimated rather than historical in nature.

Period covered by GHG emissions verification:

- January 1, 2020 to December 31, 2020

Criteria against which verification conducted:

- CDP Guidance for Companies Reporting on Water on Behalf of Investors and Supply Chain Members (**Water Withdrawal**)

Reference Standard:

- Apex's standard procedures and guidelines for external Assurance of Sustainability Reports and International Standard on Assurance Engagements (ISAE) 3000 Revised, Assurance Engagements Other than Audits or Reviews of Historical Financial Information (effective for assurance reports dated on or after Dec. 15, 2015), issued by the International Auditing and Assurance Standards Board. A materiality threshold of ±5-percent was set for the assurance process.

Level of Assurance and Qualifications:

- Limited Assurance Level

Verification Methodology:

- Interviews with relevant personnel of JPMC and their consultant;
- Review of documentary evidence produced by JPMC;



- Review of JPMC data and information systems and methodology for collection, aggregation, analysis and review of information used to determine water withdrawal; and
- Audit of sample of data used by JPMC to determine water withdrawal.

Assurance Opinion:

Based on the process and procedures conducted, there is no evidence that the water withdrawal assertion shown above:

- is not materially correct and is not a fair representation of the water withdrawal data and information; and
- has not been prepared in accordance with the CDP Guidance for Companies Reporting on Water on Behalf of Investors and Supply Chain Members.

It is our opinion that JPMC has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of water withdrawal for the stated period and boundaries.

Statement of independence, impartiality, and competence

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services, including assurance, with over 30 years history in providing these services.

No member of the verification team has a business relationship with JPMC, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex's standard methodology for the verification of water withdrawal data.

Attestation:

Mary E. Armstrong-Friberg, Lead Verifier
Principal Consultant
Apex Companies, LLC
Cleveland, Ohio

Trevor A. Donaghu, Technical Reviewer
Program Manager
Apex Companies, LLC
Pleasant Hill, California

April 22, 2021

This verification opinion, including the opinion expressed herein, is provided to JP Morgan Chase & Co. and is solely for the benefit of JP Morgan Chase & Co. in accordance with the terms of our agreement. We consent to the release of this opinion by you to CDP in order to satisfy the terms of CDP disclosure requirements but without accepting or assuming any responsibility or liability on our part to CDP or to any other party who may have access to this opinion.