



JPMORGAN CHASE & CO.

Org Chart & Account Intelligence Report

November 2023



JPMorgan Chase & Co.

383 Madison Avenue
New York, NY 10179
United States
212 270 6000

<https://www.jpmorganchase.com>

Ticker Symbol: (NYSE: JPM)
Sector(s): Financial Services
Industry: Banks - Diversified
Full Time Employees: 308,669

Fortune 500 Rank:

23



JPMorgan Chase & Co. operates as a financial services company worldwide.

It operates through four segments:

1. **Consumer & Community Banking (CCB)**
2. **Corporate & Investment Bank (CIB)**
3. **Commercial Banking (CB)**
4. **Asset & Wealth Management (AWM)**

Consumer & Community Banking (CCB)

The CCB segment offers deposit, investment and lending products, cash management, and payments and services to consumers and small businesses; mortgage origination and servicing activities; residential mortgages and home equity loans; and credit cards, auto loans, leases, and travel services.

Corporate & Investment Bank (CIB)

The CIB segment provides investment banking products and services, including corporate strategy and structure advisory, and equity and debt markets capital-raising services, as well as loan origination and syndication; payments and cross-border financing; and cash and derivative instruments, risk management solutions, prime brokerage, and research. This segment also offers securities services, including custody, fund accounting and administration, and securities lending products for asset managers, insurance companies, and public and private investment funds.

Commercial Banking (CB)

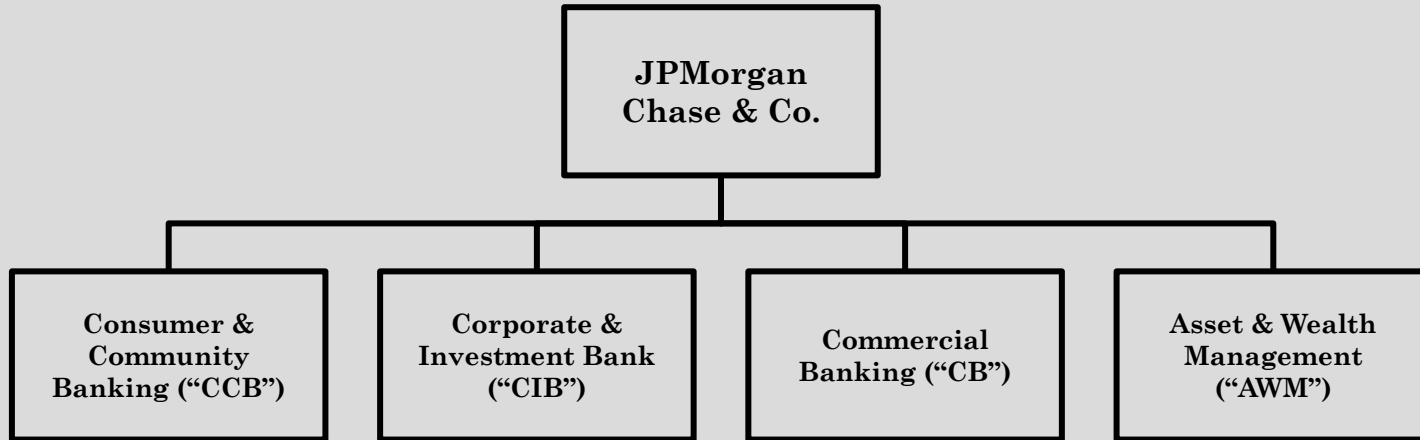
The CB segment provides financial solutions, including lending, payments, investment banking, and asset management to small and mid-sized companies, local governments, nonprofit clients, and large corporations; and commercial real estate banking services to investors, developers, and owners of multifamily, office, retail, industrial, and affordable housing properties.

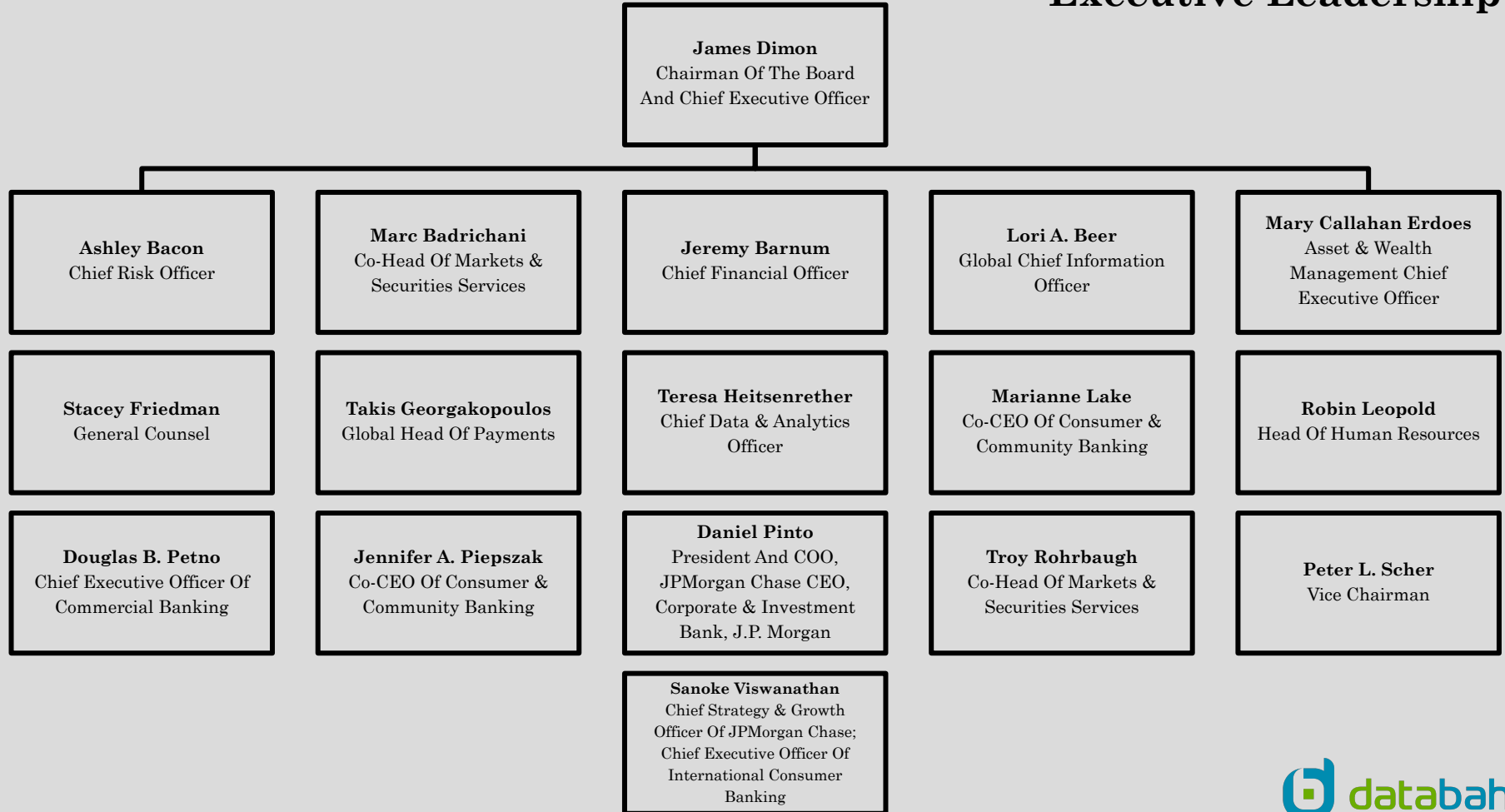
Asset & Wealth Management (AWM)

The AWM segment offers multi-asset investment management solutions in equities, fixed income, alternatives, and money market funds to institutional clients and retail investors; and retirement products and services, brokerage, custody, estate planning, lending, deposits, and investment management products.

The company also provides ATM, online and mobile, and telephone banking services.

JPMorgan Chase & Co. was founded in 1799 and is headquartered in New York, New York.





1	A	B	C	D	E	F	G	H	I	J	K	L
1	COMPANY NAME	CONTACT#	JOB LEVEL	JOB FUNCTION	ORG	FIRST	LAST	NAME	TITLE	PHONE	EMAIL	WEBSITE
2	JPMorgan Chase & Co.	541JPMC	C-Level	Accounting	ACCOUNTING	Kevin	Barry-Hundeyin	Kevin Barry-Hundeyin	Executive Director - Business Resiliency Lead, CAO	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
3	JPMorgan Chase & Co.	894JPMC	Director	Accounting	ACCOUNTING	ManYee	Sau	ManYee Sau	Executive Director, Accounting Policy	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
4	JPMorgan Chase & Co.	513JPMC	Director	Accounting	ACCOUNTING	Juliane	Silva	Juliane Silva	Executive Director - Accounting Policy	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
5	JPMorgan Chase & Co.	1630JPMC	Director	Audit & Compliance	AUDIT & COMPLIANCE	Kaire	Vung	Kaire Vung	Managing Director, Audit Senior Director Global Asset Management and AWM Strategy, Data and ESG	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
6	JPMorgan Chase & Co.	1614JPMC	Director	Audit & Compliance	AUDIT & COMPLIANCE	John	Manzi	John Manzi	Managing Director, Audit Senior Director	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
7	JPMorgan Chase & Co.	1629JPMC	Director	Audit & Compliance	AUDIT & COMPLIANCE	Adelle	Carroll	Adelle Carroll	Managing Director, Audit Senior Director - International Consumer Bank	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
8	JPMorgan Chase & Co.	1751JPMC	C-Level	Financial Operations	BOARD	Michael	Neal	Michael A. Neal	Retired Vice Chairman General Electric Company; Retired Chairman and Chief Executive Officer GE Capital (n	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
9	JPMorgan Chase & Co.	175JPMC	C-Level	Financial Operations	BOARD	James	Dixon	James Dixon	Chairman and Chief Executive Officer JPMorgan Chase & Co. (Financial services)	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
10	JPMorgan Chase & Co.	1749JPMC	Director	Financial Operations	BOARD	Linda	Bammann	Linda B. Bammann	Retired Deputy Head of Risk Management, JPMorgan Chase & Co. (Financial services)	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
11	JPMorgan Chase & Co.	1750JPMC	C-Level	Information Technology	BOARD	Virginia	Rometly	Virginia M. Rometly	Retired Executive Chairman and Chief Executive Officer International Business Machines Corporation (Techno	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
12	JPMorgan Chase & Co.	1531JPMC	C-Level	Other	BOARD	Todd	Combs	Todd A. Combs	Investment Officer Berkshire Hathaway Inc.; President and Chief Executive Officer GEICO (Conglomerate and	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
13	JPMorgan Chase & Co.	1745JPMC	C-Level	Other	BOARD	Timothy	Flynn	Timothy P. Flynn	Retired Chairman and Chief Executive Officer KPMG (Professional services)	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
14	JPMorgan Chase & Co.	1746JPMC	C-Level	Other	BOARD	Stephen	Burke	Stephen B. Burke	Retired Chairman and Chief Executive Officer NBCUniversal, LLC (Television and entertainment)	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
15	JPMorgan Chase & Co.	173JPMC	C-Level	Other	BOARD	Phebe	Novakovic	Phebe N. Novakovic	Chairman and Chief Executive Officer General Dynamics (Aerospace and defense)	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
16	JPMorgan Chase & Co.	239JPMC	C-Level	Other	BOARD	Melody	Hobson	Melody Hobson	Co-CEO and President Ariel Investments, LLC Ariel Investments, LLC (Investment management)	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
17	JPMorgan Chase & Co.	174JPMC	C-Level	Other	BOARD	James	Crown	James S. Crown	Chairman and Chief Executive Officer Henry Crown and Company (Diversified investments)	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
18	Chase	521JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Daniel	Higgins	Daniel Higgins	Executive Director - Analytics Solutions Director	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
19	Chase & JPMorgan Wealth M	177JPMC	C-Level	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Mark	Birkhead	Mark Birkhead	Chief Data & Analytics Officer	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
20	J.P. Morgan	557JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Cindy	Smith	Cindy Smith	Executive Director - Analytics Solutions Product Management Director	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
21	J.P. Morgan	524JPMC	IC Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Teresa	Heitsenrether	Teresa Heitsenrether	Chief Data & Analytics Officer	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
22	JPMorgan Chase & Co.	178JPMC	C-Level	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Cheryl	Di	Cheryl Di	Executive Director, Data & Analytics	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
23	JPMorgan Chase & Co.	224JPMC	IC C-Level	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Diana	Di	Diana Di	Executive Director, Data & Analytics	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
24	JPMorgan Chase & Co.	5264JPMC	MC C-Level	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Diana	Di	Diana Di	Vice President, Data & Analytics	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
25	JPMorgan Chase & Co.	1231JPMC	MC C-Level	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Danielle	Madrigal	Danielle Madrigal	Executive Director, Responsible AI and AI/ML Transformation, Chief Data & Analytics Office	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
26	JPMorgan Chase & Co.	891JPMC	IC C-Level	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Brian	Leichman	Brian Leichman	Executive Director-Global Control Manager-Risk Reporting & Middle Office and Risk Chief Data Office	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
27	JPMorgan Chase & Co.	520JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Shirish	Kulkarni	Shirish Kulkarni	Executive Director - Analytics Solutions	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
28	JPMorgan Chase & Co.	901JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Mike	Boghossian	Mike Boghossian	Executive Director, Analytics Solutions	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
29	JPMorgan Chase & Co.	934JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Michael	Xiaowei Liu	Michael Xiaowei Liu	Executive Director, CCB Mortgage Production & Analytics	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
30	JPMorgan Chase & Co.	939JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Jennifer	Hebelin	Jennifer Hebelin	Executive Director, Chase Travel Analytics	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
31	JPMorgan Chase & Co.	522JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Holly	Mitchell	Holly Mitchell	Executive Director - Analytics Solutions Director	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
32	JPMorgan Chase & Co.	1263JPMC	Director	Reporting & Analytics	DATA, REPORTING & ANALYTICS	Arun	Rajan	Arun Rajan	Executive Director, Software Engineering, Global Capital Reporting	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
33	JPMorgan Chase & Co.	185JPMC	C-Level	Financial Operations	EXEC	Jeremy	Barnum	Jeremy Barnum	Chief Financial Officer	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
34	JPMorgan Chase & Co.	1360JPMC	Other	Legal	EXEC	Stacey	Friedman	Stacey Friedman	General Counsel	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
35	JPMorgan Chase & Co.	1751JPMC	C-Level	Operations	EXEC	Daniel	Pinto	Daniel E. Pinto	President and Chief Operating Officer, CEO, Corporate & Investment Bank	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
36	JPMorgan Chase & Co.	167JPMC	C-Level	Other	EXEC	Viswas	Raghavan	Viswas Raghavan	CEO of Europe/Middle East/Africa	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
37	JPMorgan Chase & Co.	173JPMC	C-Level	Other	EXEC	Sanoke	Viswanathan	Sanoke Viswanathan	CEO, International Consumer Banking	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
38	JPMorgan Chase & Co.	169JPMC	C-Level	Other	EXEC	Mary	Erdoes	Mary Callahan Erdoes	CEO, Asset & Wealth Management	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
39	JPMorgan Chase & Co.	241JPMC	C-Level	Other	EXEC	Marianne	Lake	Marianne Lake	Co-CEO, Consumer & Community Banking	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
40	JPMorgan Chase & Co.	186JPMC	C-Level	Other	EXEC	Lori	Beer	Lori A. Beer	Chief Information Officer	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
41	JPMorgan Chase & Co.	240JPMC	C-Level	Other	EXEC	Jennifer	Piepszak	Jennifer A. Piepszak	Co-CEO, Consumer & Community Banking	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
42	JPMorgan Chase & Co.	172JPMC	C-Level	Other	EXEC	James	Dimon	James Dimon	Chairman and Chief Executive Officer	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
43	JPMorgan Chase & Co.	166JPMC	C-Level	Other	EXEC	Filippo	Gon	Filippo Gon	CEO of Asia Pacific	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
44	JPMorgan Chase & Co.	170JPMC	C-Level	Other	EXEC	Douglas	Petno	Douglas B. Petno	CEO, Commercial Banking	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
45	JPMorgan Chase & Co.	210JPMC	C-Level	Other	EXEC	Ashley	Bacon	Ashley Bacon	Chief Risk Officer	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
46	JPMorgan Chase & Co.	168JPMC	C-Level	Other	EXEC	Alfonso	Eyazguire	Alfonso Eyazguire	CEO of Latin America/Canada	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
47	JPMorgan Chase & Co.	1793JPMC	Director	Other	EXEC	Yan	Tavrovsky	Yan L. Tavrovsky	Senior Country Officer and Head of Russia and Kazakhstan	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
48	JPMorgan Chase & Co.	1804JPMC	Director	Other	EXEC	Van	Phan	Van Bich Phan	Senior Country Officer and Head of Vietnam	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
49	JPMorgan Chase & Co.	1427JPMC	Director	Other	EXEC	Troy	Rohrbaugh	Troy L. Rohrbaugh	Head of Global Markets	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
50	JPMorgan Chase & Co.	1376JPMC	Director	Other	EXEC	Teresa	Heitsenrether	Teresa A. Heitsenrether	Global Head of Securities Services	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
51	JPMorgan Chase & Co.	1770JPMC	Director	Other	EXEC	Piret	Tanguy A. Piret	Piret Tanguy A. Piret	Senior Country Officer and Head of Belgium	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
52	JPMorgan Chase & Co.	1379JPMC	Director	Other	EXEC	Takis	Georgakopoulos	Takis T. Georgakopoulos	Global Head of Wholesale Payments	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr
53	JPMorgan Chase & Co.	1786JPMC	Director	Other	EXEC	Tae	Jin Park	Tae Jin Park	Senior Country Officer and Head of Korea	(212) 270 6000	(first.last}@jpmorgan.com OR (first.last}@chase.com)	https://www.jpmorganchase.com/vr

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Technology Insights

JPMORGAN CHASE & Co.

Technology Vendors



Adobe



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ORACLE®



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ATLASSIAN



Microsoft



Azure



Genesys®



1	CATEGORY	SUB CATEGORY	IT VENDORS & PRODUCTS
109	Product Engineering and Development	Integrated Development Environment (IDE)	Android Studio
110	Product Engineering and Development	Framework and Library	Angular
111	Product Engineering and Development	Framework and Library	AngularJS
112	Industry Specific Software	Engineering Management	ANSYS
113	Industry Specific Software	Engineering Management	ANSYS, Inc.
114	Data Management	API Management	Anypoint API Manager
115	IT Infrastructure / Management	Virtualization	Apache
116	Product Engineering and Development	Message Queue	Apache ActiveMQ
117	IT Infrastructure / Management	Operating System	Apache Ant
118	Data Management	Database	Apache Cassandra
119	Product Engineering and Development	Framework and Library	Apache FreeMarker
120	Product Engineering and Development	Programming Language	Apache Groovy
121	Data Management	Big Data Processing	Apache Hadoop
122	Data Management	Database	Apache Hbase
123	Data Management	Data Storage	Apache Hive
124	IT Infrastructure / Management	Application Server	Apache HTTP Server
125	Data Management	Big Data Processing	Apache Impala
126	Product Engineering and Development	Quality Assurance	Apache JMeter
127	Product Engineering and Development	Message Queue	Apache Kafka
128	Analytics	Enterprise Search	Apache Lucene
129	Product Engineering and Development	Other Product Engineering and Development	Apache Maven
130	Product Engineering and Development	Integrated Development Environment (IDE)	Apache NetBeans
131	Data Management	Big Data Processing	Apache Oozie
132	Data Management	Big Data Processing	Apache Pig
133	Product Engineering and Development	Framework and Library	Apache POI
134	Analytics	Enterprise Search	Apache Solr
135	Data Management	Big Data Processing	Apache Spark
136	Data Management	Big Data Processing	Apache Spark SQL
137	Data Management	Big Data Processing	Apache Sqoop
138	Data Management	Big Data Processing	Apache Storm
139	IT Infrastructure / Management	Operating System	Apache Tomcat
140	IT Infrastructure / Management	Operating System	Apollo
141	Hardware	Personal Computer	Apple
142	Design	Visualization	Apple Final Cut Pro
143	Design	Multimedia Design	Apple Final Cut Pro X
144	Data Management	Data Storage	Apple iCloud
145	Product Engineering and Development	Framework and Library	Apple Inc.
146	Product Engineering and Development	Framework and Library	Apple iOS SDK
147	Hardware	Personal Computer	Apple iPad

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Teresa Heitsenrether
Chief Data & Analytics
Officer

Prasad Uddaraju
Chief Data Officer | Technology
Executive, heritage First
Republic (Now Part of JP
Morgan Chase)
New York, New York

Ramesh Chandra
Chief Technology Officer
New York, New York

Peter Abrams
Chief Technology Officer
and Information Risk for
Consumer & Community
Banking
New York, New York

Imran Chowdry
Chief Technology Officer,
Chase Travel
New York, New York

Vrinda Menon
CTO, Managing Director
New York, New York

Robin Outing
Chief Technology Officer
Baltimore City County,
Maryland

Tom Martin
Chief Technology Officer,
Managing Director
Distinguished Engineer
at JPMorgan Chase
Lewis Center, Ohio

Shankar Kumar
CTO, Senior Executive
Director, Head of Public
Cloud Enablement Home
Allentown, Pennsylvania

Akbar Ayaz
Chief Technology Officer
Stamford, Connecticut

Jocelyn Rendulic
Chief Technology Officer &
Head of Home Lending
Servicing Technology
Dallas, Texas

Elmahdi Erraji
Chief Technology Officer of
J.P. Morgan Healthcare
Payments
Newport Beach, California

Stewart World
Chief Technology Officer
Heber City, Utah

Edward B.
APAC Chief Information Officer
(CIO) and APAC Head of
Corporate & Investment Bank
Technology
Singapore

Mark Coyle
Chief Data Officer
London, England, UK

Aram Young
Executive Director - CCOR
Technology and Cyber Risk
New York, New York

Gene Gofman
Executive Director - Chief
Information Architect
(Commercial Bank)
New York, New York

Gareth Barr
Managing Director, Head of
Digital Workflows Platform
Solutions
New York, New York

Kathy Ryan Fisher
Managing Director, IT
Strategy & Transformation
New York, New York

John Balzano
Managing Director, CTO,
Global Head of Information
Technology Resiliency and
Cyber Security Recovery
New York, New York

Allison Schwartz
Managing Director,
Technology Corporate
Client Banking
New York, New York



Technology Leadership *Cont.*

Teresa Heitsenrether
Chief Data & Analytics
Officer

Bill Stamatakis
Managing Director/Chief
Technology Officer
New York, New York

Edward Volpe
Managing Director (Chief
Technology Officer)
Scarsdale, New York

Clifford Tozier
Managing Director - Global
Technology
Chester, New Jersey

James Carlin
Managing Director -
Technology & Disruptive
Commerce, Commercial
Banking
Chicago, Illinois

Tendai Chinoda
Managing Director,
Enterprise Cloud Services
at JPMorgan Chase & Co.
Pittsburgh, Pennsylvania

Veronica LaMarca
Managing Director,
Technology Corporate
Client Banking
Atlanta, Georgia

Tony L. Minacci
Managing Director,
Technology
Boca Raton, Florida

Derick Duchod
Managing Director,
Technology
Miami, Florida

Sanja Erceg
Managing Director
Technology
San Diego, California

Roger Fleischmann
Managing Director,
Technology Corporate
Client Banking &
Specialized Industries
San Francisco, California

Nathan H Moyer
Managing Director, Pacific
Region Co-Head,
Technology & Disruptive
Commerce
Santa Monica, California

Lydia Wong
Managing Director, Global
Technology
Hong Kong, China

Michael Elliott
Managing Director,
Technology
London, England, UK

Nigel Hayward
Managing Director,
Technology
London, England, UK



databahn

1. **Fusion.** A cloud-native data platform to provide integrated solutions across the investment lifecycle. Using a modern data catalog and APIs, clients can seamlessly access JPMorgan's internal and third-party data. Fusion provides data management, reporting and analytics solutions across the investment lifecycle.



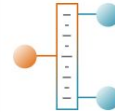
Best-in-class content

Discover unique datasets from J.P. Morgan's Research and Trading businesses, alongside data from selected partners and providers.



Flexible data delivery

Consume the data easily via our modern REST API's, Python SDK, as well as direct download in CSV and parquet.



Normalized your way

Select how you'd like to receive the data to fit your model, whether straight from the source, or enriched and normalized, ready to use.



Detailed attributes

View and extract detailed dataset snapshots (history), attributes, and metadata across all data products.

2. **Athena.** Athena is the JPMorgan platform providing cross-asset risk, pricing and trade management solutions to clients. It completes billions of risk calculations daily, and has achieved a 30% reduction in risk calculation times and a ~80% reduction in calculation cost per hour. Athena has moved to AWS which allows it to scale servers on demand.



With 35 million lines of Python code, the Athena trading platform is at the core of JPMorgan's business operations. A late start to migrating to Python 3 could create a security risk.

3. **eTrading platforms.** The etrading platform helps clients with electronic execution. Low touch cash equities trading revenues have grown at a CAGR of 12% since 2017. The bank is improving its algorithms with structured datasets.

J.P. Morgan Self-Directed Investing Named Best-in-Class in Education and Banking Services

New York, NY, January 24, 2023 – [J.P. Morgan Self-Directed Investing](#) was named Best-in-Class for Education and Banking Services from StockBrokers.com as part of its annual review of the best online brokerage and trading platforms.

J.P. Morgan also received strong marks for ease of use, investment options, mobile trading apps and commissions and fees. It's the first year that J.P. Morgan Self-Directed Investing is recognized as Best-in-Class in Education and the second year in a row that it is recognized as Best-in-Class in Banking Services.

"I'm proud of this recognition and excited to see how our investments in improving our digital investing offerings are helping clients make smart decisions about their money," said Paul Vienick, Head of Online Investing at J.P. Morgan Wealth Management. "Our clients can see their full financial picture, plan and trade, right in the Chase app. Banking and investing using chase.com and the Chase mobile app has become a great seamless experience and with all of the enhancements we are working on, this will only get better."

4. **The Capital Connect platform:** connect clients, founders and investors for private equity placements



5. **Client portals like J.P. Morgan Markets and Access:** seamless cash management, research, execution and pricing solutions



J.P. Morgan Access®

6. **Graphite.** A global real time payments system. JPMorgan has 5.5k engineers working on payments, plus 60+ fintech partnerships embedded in its solutions.



**JPM Payments
Transaction Engine**

Graphite is a scalable, modern strategic platform for **processing payments globally**, including real-time payments

7. **Helix**. An API-based Merchant Acquiring platform to focus on unified APIs and cloud enablement.



8. **GLASS**. A platform to provide liquidity and account services such as wallet, virtual accounts, sweeps and pooling



9. **Onyx by J.P. Morgan**. The blockchain business unit, building innovative platforms like Liink, JPM Coin and Onyx Digital Assets. Onyx Digital Assets is JPMorgan's network for value and assets exchange.

**Liquidity and Account Solutions-
GLASS Analytics Product Associate**
Jersey City, NJ, United States
The Senior Product Associate in the **Global Liquidity & Account Shared Services (GLASS)** Product Development, which sits within the J.P. Morgan Payments Liquidity & Account Solutions team, contributes to the team by leveraging expertise in product development and optimization to make a significant impact, supported by user research and customer feedback to fuel the creation of innovative products and continuously improve existing offerings.
Technologies in use: big data technologies (e.g. Hadoop, Amazon Web Services (AWS), Databricks, Python)



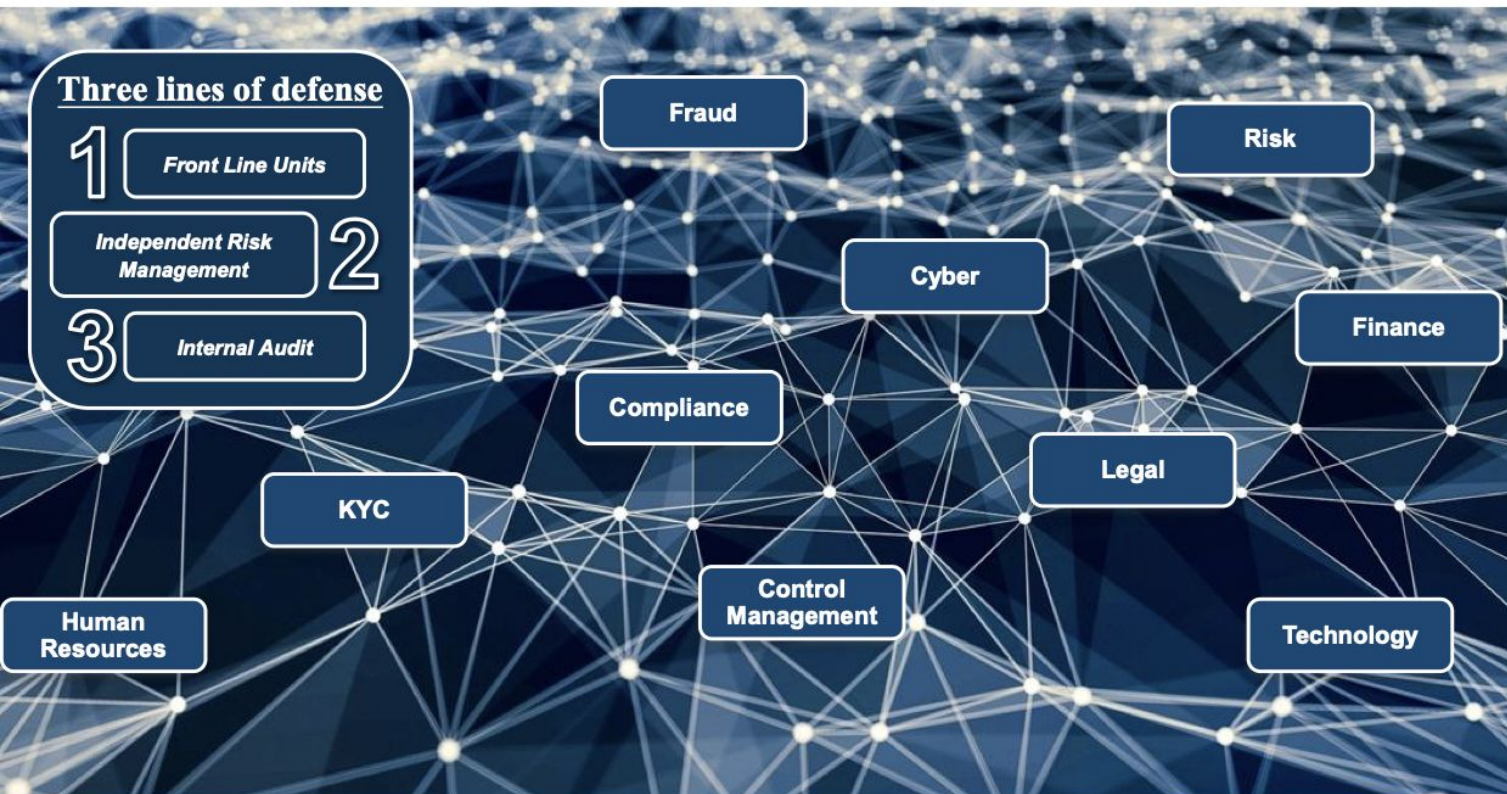
10. **Flow Trader.** JPMorgan's system for utilizing AI to deliver faster quotes to clients.



11. **Fraud Risk Modelling.** JPMorgan is using AI to identify fraudulent transactions with AI to reduce losses. It's also leveraging AI/ML to improve operational processes across KYC, reconciliation, fraud and settlements.



Cybersecurity and risk management remain non-negotiable priorities




Provide operational resiliency and security


Address multi-jurisdictional sanctions


Minimize fraud and cyber risk


Protect clients' assets, money in movement and data


Comply with AML¹ laws and KYC² protocols

We are an integral part of a safe, sound and resilient financial system

This \$12 Billion Tech Investment Could Disrupt Banking

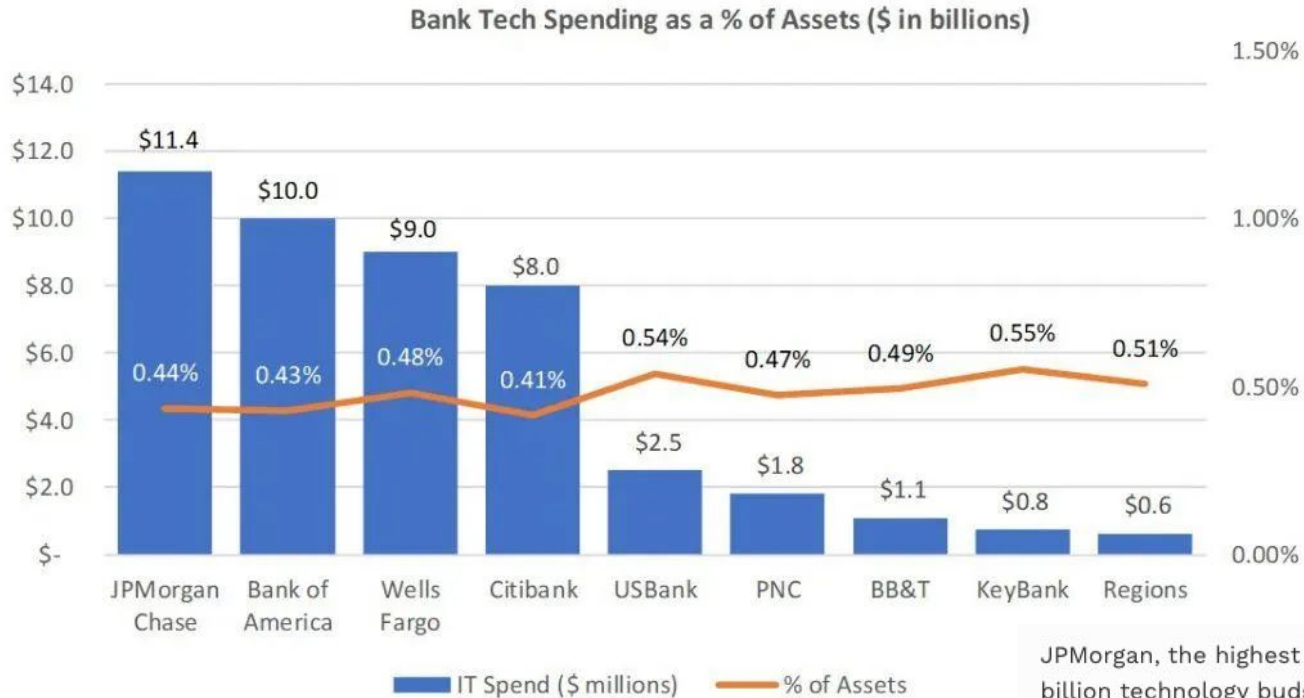
JPMorgan Chase invests \$12 billion per year on technology. Here's why.

There are two kinds of corporations emerging from today's technology revolution: the disrupted and the disruptor. JPMorgan Chase is in the midst of a once-in-a-generation transformation into the latter.

Silicon Valley may dominate the headlines, but it isn't the only player in the emerging technology game. Being large and well established can be a burden for many companies, especially in industries swarming with nimble tech startups. But in the world of financial technology, it's a blessing. Because developing cutting-edge technology is one thing; building a critical mass of loyal customers, and enough scale to fine-tune best-in-class products is quite another.

JPMorgan Chase is already there, with more than 60 million retail customers whose preferences help the company drive innovation and accelerate transformation.

"We have a tremendous amount of opportunity here," says **Larry Feinsmith, Managing Director and Head of Global Tech Strategy, Innovation & Partnerships at JPMorgan Chase.** "While other tech companies have a narrower scope of things they do very well, what differentiates JPMorgan Chase is our ability to invest \$12 billion dollars in a broad number of technologies simultaneously. Our size and scale are simply unparalleled."



Source: UBS, Business Insider, Bankrate.com



JPMorgan, the highest spender, has a \$11.4 billion technology budget this year, a 5.6% uptick from last year's \$10.8 billion. Bank of America's IT spend was second, at \$10 billion, followed by Wells Fargo at \$9 billion and Citigroup at roughly \$8 billion."

JPMorgan Chase IT Budgets for 2023	Millions USD
IT budget in 2023	\$12,107.7
IT budget in 2022	\$11,998.8
External budget	\$8,100.1
Cost to run existing systems and applications	\$6,203.6
Total IT budget spend by IT department	\$6,037.1

[Request Access to Full JPMC IT Budget Model](#)

Internal IT development and maintenance staff	\$4,007.7
Data Center	\$2,380.7
Technology vendors (direct)	\$2,258.0
Hardware (including Cloud IaaS)	\$2,145.3
Communications	\$2,113.4
Network	\$1,969.2
Applications	\$1,884.1

JPMorgan Sales Trigger Events

"We've always been a data driven company," said **Larry Feinsmith, Managing Director and Head of Technology Strategy, Innovation, & Partnerships at JPMorgan Chase**. Feinsmith, speaking with Databricks CEO Ali Ghodsi during a keynote at the company's Data + AI Summit, said JPMorgan Chase has been continually investing in data, AI, business intelligence tools and dashboards. Indeed, JPMorgan Chase said it will spend \$15.3 billion on technology investments in 2023. JPMorgan Chase's technology budget has grown at a 7% compound annual growth rate over the last four years.

Feinsmith said the bank's AI/ML strategy is one of the big reasons JPMorgan Chase migrated to the public cloud. "*If you look at our size and scale, the only way to deploy at scale is to do it through platforms,*" said Feinsmith. "**Everyone has an opinion on data platforms, but you can efficiently move the data once and manage. Once you start moving data around it's highly inefficient and breaks the lineage.**"

JPMorgan Chase, a customer of **Databricks, Snowflake and MongoDB**, has multiple platforms, according to Feinsmith. It has an internal platform, JADE (JPMorgan Chase Advanced Data Ecosystem) for moving and managing data and one called Infinite AI for data scientists. "Equally as important as the data is the capabilities that surround that data," said Feinsmith, adding that data discovery, data lineage, governance, compliance and model lifecycle are critical.



Larry Feinsmith
Managing Director and Head
of Technology Strategy,
Innovation, & Partnerships
[LinkedIn](#)

JPMorgan cloud migration will support more AI use cases

The shift comes as investors chafed at what one described on the company's most recent earnings call as "the third year in a row of about \$5 billion of expense growth" with a technology shift behind much of that growth. JPMorgan spent some \$14 billion on technology in 2022 (run the bank expenses accounting for \$7.4 billion), telling analysts on a frank earnings call that "if we don't... we'll be clunky and inefficient and hamstrung in the future when we're trying to compete". That will include getting card payments off mainframes, investing in multicloud-powered applications running as microservices and billions on brand new data centres, he added. The ongoing JPMorgan cloud migration will be critical to deploying more AI, Dimon said.

"Artificial intelligence (AI) is an extraordinary and groundbreaking technology. AI and the raw material that feeds it, data, will be critical to our company's future success — the importance of implementing new technologies simply cannot be overstated. We already have more than 300 AI use cases in production today for risk, prospecting, marketing, customer experience and fraud prevention, and AI runs throughout our payments processing and money movement systems across the globe. AI has already added significant value to our company. For example, in the last few years, AI has helped us to significantly decrease risk in our retail business (by reducing fraud and illicit activity) and improve trading optimization and portfolio construction (by providing optimal execution strategies, automating forecasting and analytics, and improving client intelligence).



With \$600 Million Cybersecurity Budget, JPMorgan Chief Endorses AI and Cloud

Apr 2019

In his annual letter to shareholders, **Jamie Dimon, chairman and CEO of JPMorgan Chase** discusses the position and role of the bank in America and the American economy. Against a background of strong performance (\$32.5 billion in net income on revenue of \$111.5 billion in the last year), he talks about the bank's principles and strategies, comments on current critical issues, and describes the bank's public policy. Within this letter (PDF), he makes several statements on cyber and cybersecurity. He endorses cloud, confirms the growing use and value of artificial intelligence (AI), prefers a federal privacy law, and describes the importance of cybersecurity.

“On the importance of the cloud and artificial intelligence, we are all in,” he says. To some degree, the two are linked. The exponential scalability of the cloud “will be especially relevant as we scale up our artificial intelligence efforts.” Three advantages offered by the cloud are stressed: scalability, development and security. **For development it provides a ‘frictionless’ experience that improves prototyping and increases “the speed of delivering new capabilities to our customers and clients.”** On security, he **suggests that the cloud can now meet the demands of large enterprises around “security, audit procedures, access to systems, cyber security and business resiliency.”**

As a result, JPMorgan Chase will be ‘refactoring’ most of its applications to take full advantage of cloud computing. Artificial intelligence (AI) and machine learning (ML) “are helping us reduce risk and fraud, upgrade customer service, improve underwriting and enhance marketing across the firm. And this is just the beginning.” **The bank has two important AI projects: Algo Central and DeepX.** Algo Central is a trading platform. Its algorithms are designed to allow clients to use predictive analytics to tailor orders, and change the speed and execution style while the trade is live. “DeepX,” explains Dimon, “leverages machine learning to assist our equities algorithms globally to execute transactions across 1,300 stocks a day, and this total is rising as we roll out DeepX to new countries.”



“I feel my number one job is to make sure we're delivering for our customers clients and communities across the globe and when you think about that very clearly we try to ensure that **the 15.3 billion we invest in technology** to really create the products and services we deliver and that covers a wide range of making sure we move our 10 trillion dollars a day across the globe to delivering the the leading industry Chase mobile app to really everything from protecting our customers and clients through cyber security and so **we have 57,000 employees in Tech** that really help support and drive not only cyber security building technology products and services and also delivering those last mile client and customer experiences as well.”

“We've been very much **focused on a hybrid multi-cloud strategy** and certainly with our size and scale and investment we need to be multi-provider versus defining for this specific workload where are we going to run it and leverage multiple public Cloud providers. The hybrid piece is important for us as part of our transition but also long term we have critical infrastructure for the US and so making sure we're very disciplined about what we run and where we run it and that process is incredibly important too. A lot of people focus on their Cloud Journey around the new development which is important. **We run chase.com fully on AWS** for example, but the harder stuff is the applications that have run your business for many years and that you have to modernize and so while we have been opportunistic at looking at where we run those types of workloads that can scale up and quickly scale down and there's some cost leverage for us, the focus has been a little bit more on innovation. We have 57,000 technologists and 43,000 Engineers, so we try to be very disciplined about Runway leveraged SAS when we leverage third-party products what we need to build what we need.”

“We modernize the digital channels first because speed really matters as does driving new features and capabilities. now we're working addressing the core of some of our banking platforms. As we're releasing new features we're releasing them on the new architecture and we'll be very disciplined over time in terms of how we can drive that modernization in the right modular array versus the historic way of obviously doing a big bang sort of migration and so that's sort of how we started with our Cloud Journey. We've gotten some great wins in particular areas and now **we're really talking about the modernization of some of our underlying core banking platforms.**”



Lori Beer
Global CIO
JPMorgan Chase

The Threat Lab's Leadership Series - 2021 - A Discussion with Henry Shiembob



Henry Shiembob
Global Chief Security Officer at
JPMorgan Chase & Co.

JPMorgan Chase acquires substantial majority of assets and assumes certain liabilities of First Republic Bank

May 2023

JPMorgan Chase announced it has acquired the substantial majority of assets and assumed the deposits and certain other liabilities of First Republic Bank from the Federal Deposit Insurance Corporation (FDIC). In carrying out this transaction, JPMorgan Chase is supporting the U.S. financial system through its significant strength and execution capabilities. As part of the purchase, JPMorgan Chase is assuming all deposits – insured and uninsured. “Our government invited us and others to step up, and we did,” said Jamie Dimon, Chairman and CEO of JPMorgan Chase. “Our financial strength, capabilities and business model allowed us to develop a bid to execute the transaction in a way to minimize costs to the Deposit Insurance Fund.” Dimon added, ***“This acquisition modestly benefits our company overall, it is accretive to shareholders, it helps further advance our wealth strategy, and it is complementary to our existing franchise.”***

Key transaction elements following the FDIC’s competitive bidding process include:

- Acquisition of the substantial majority of First Republic Bank’s assets, including approximately \$173 billion of loans and approximately \$30 billion of securities
- Assumption of approximately \$92 billion of deposits, including \$30 billion of large bank deposits, which will be repaid post-close or eliminated in consolidation
- FDIC will provide loss share agreements covering acquired single-family residential mortgage loans and commercial loans, as well as \$50 billion of five-year, fixed-rate term financing
- JPMorgan Chase is not assuming First Republic’s corporate debt or preferred stock

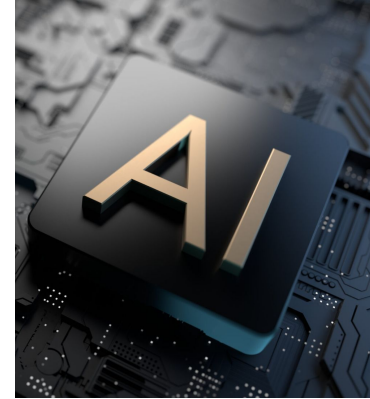


JPMorgan is developing a ChatGPT-like A.I. service that gives investment advice

May 2023

JPMorgan Chase is developing a ChatGPT-like software service that leans on a disruptive form of artificial intelligence to select investments for customers, CNBC has learned. The company applied to trademark a product called IndexGPT this month, according to a filing from the New York-based bank. IndexGPT will tap “cloud computing software using artificial intelligence” for “analyzing and selecting securities tailored to customer needs,” according to the filing. The viral success of OpenAI’s ChatGPT technology last year has forced entire industries to grapple with the arrival of artificial intelligence. ChatGPT, which uses massive language models to create human-sounding responses to questions, has ignited an arms race among tech giants and chipmakers over what is seen as the next foundational innovation. The technology has a range of possible uses in finance. Banks including Goldman Sachs and Morgan Stanley have already begun testing it for internal use. That includes ways to help Goldman engineers create code or answer Morgan Stanley financial advisors’ queries.

But **JPMorgan may be the first financial incumbent aiming to release a GPT-like product directly to its customers, according to Washington D.C.-based trademark attorney Josh Gerben. “This is a real indication they might have a potential product to launch in the near future,” Gerben said. “Companies like JPMorgan don’t just file trademarks for the fun of it.”** he said. The filing includes “a sworn statement from a corporate officer essentially saying, ‘Yes, we plan on using this trademark.’” JPMorgan must launch IndexGPT within about three years of approval to secure the trademark, according to the lawyer. Trademarks typically take nearly a year to be approved, thanks to backlogs at the U.S. Patent and Trademark Office, he said.



JPMorgan appoints new M&A leaders for PE-focused unit

Oct 2023

JPMorgan Chase & Co. has appointed global co-heads of mergers and acquisitions for its team catering to large private equity firms and other financial investors.

Haidee Lee and Carsten Woehr will co-lead M&A for the bank's strategic investor group, according to an internal memo seen by Bloomberg News. The group, which has about 20 bankers, has executed more than 200 deals for buyout firms, infrastructure funds, sovereign wealth funds, alternative asset managers and others. JPMorgan recently named Woehr, who joined the bank in 2000, as the co-head of its M&A business in Europe, the Middle East and Africa, following a reshuffle of its leadership in the region. Lee joined the bank in 2021 to lead sponsor M&A business for North America.

Woehr and Lee will report to Anu Aiyengar, JPMorgan's global head of mergers and acquisitions, according to the memo. A representative for JPMorgan confirmed the contents of the memo. Private equity deal activity, which has been hard hit this year by higher interest rates and valuation concerns, is showing signs of recovering as firms slowly begin to deploy their record levels of capital. CVC Capital Partners is in the early stages of considering a potential bid for European payments firm Nexi SpA, Bloomberg News reported last week. Meanwhile, Blackstone Inc. and Permira are weighing a takeover of classifieds company Adevinta AS in what would be one of the year's biggest buyouts.



JPMorgan Chase CISO explains why he's an 'AI optimist'

Oct 2023

As CISO of JPMorgan Chase & Co., Pat Opet is charged with defending the financial services giant against cyber threats as well as maintaining compliance across 60-plus countries, each with a variety of disparate regulations. As head of the Cybersecurity and Technology Controls (CTC) organization, his duties include investing in technologies that not only protect the company but also enable it across all lines of business. Even with a sizeable budget, that can present enormous challenges at an enterprise with complex infrastructure and more than 300,000 employees worldwide. ***For Opet, it starts with viewing CTC as "an enablement organization" within JPMorgan Chase that makes cybersecurity as seamless as possible for developers. "We hold ourselves to a high standard to do it without a lot of friction for the technologists, which can be challenging from time to time,"*** he said. "We're not always great at it, but it's certainly primary to our mission."

The advent of generative AI has shaken up the cybersecurity industry in large part because it has been seen by some as a true enablement technology that can assist everyone from SOC analysts to software developers. In an interview with TechTarget Editorial, Opet explained why generative AI has won him over and how his organization is investing in the tech. He also discussed how JPMorgan Chase balances its cybersecurity spending based on emergent -- and resurgent -- threat activity.



Business & Financial Insights



Fiscal Year

Fiscal Year Ends	Dec 31, 2022
Most Recent Quarter (mrq)	Sep 30, 2023

Profitability

Profit Margin	35.98%
Operating Margin (ttm)	45.06%

Management Effectiveness

Return on Assets (ttm)	1.34%
Return on Equity (ttm)	16.93%

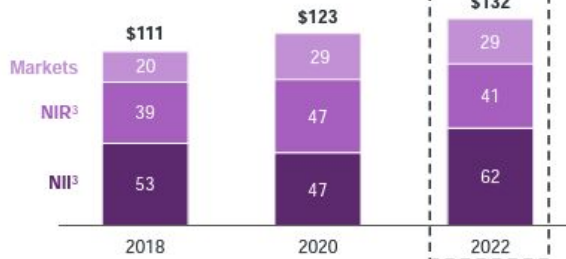
Income Statement

Revenue (ttm)	142.43B
Revenue Per Share (ttm)	48.27
Quarterly Revenue Growth (yoy)	23.10%
Gross Profit (ttm)	122.31B
EBITDA	N/A
Net Income Avi to Common (ttm)	49.49B
Diluted EPS (ttm)	16.76
Quarterly Earnings Growth (yoy)	35.10%

Balance Sheet

Total Cash (mrq)	1.46T
Total Cash Per Share (mrq)	506.2
Total Debt (mrq)	743.87B
Total Debt/Equity (mrq)	N/A
Current Ratio (mrq)	N/A
Book Value Per Share (mrq)	100.30

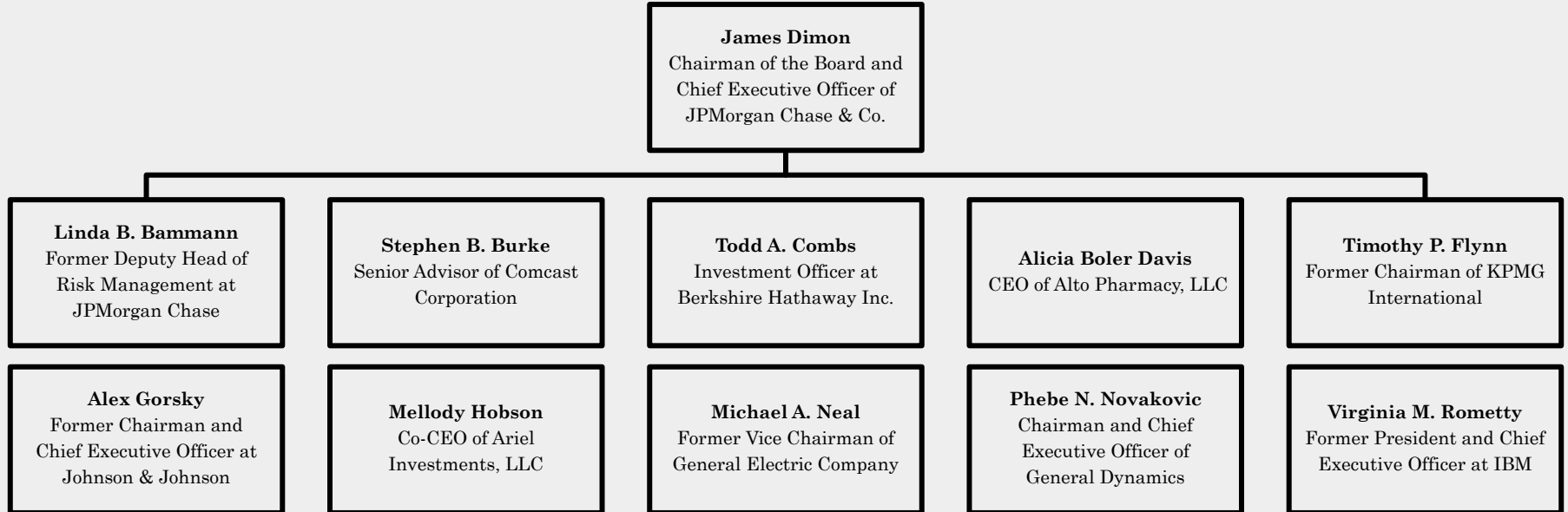
Revenue¹ by type (\$B)



Revenue¹ by segment (\$B)



\$3.7T <i>Total assets</i>	\$2.8T <i>AUM</i>	\$4.0T <i>Client assets</i>
79mm <i>U.S. consumers</i>	\$5.6T <i>Consumer payments⁴</i>	\$10T <i>Daily payment processing⁵</i>
>90% <i>Of Fortune 500 companies do business with us</i>	294k <i>Employees across 60+ countries</i>	100+ <i>Markets globally</i>



Key oversight responsibilities of the principal standing committees of the Board:

BOARD OF DIRECTORS

Audit	CMDC	Risk	PRC	Governance
<p>18 meetings in 2022</p> <p>Oversees:</p> <ul style="list-style-type: none"> The independent registered public accounting firm's qualifications and independence The performance of the internal audit function and the independent public accounting firm Management's responsibilities to assure that there is an effective system of controls reasonably designed to: <ul style="list-style-type: none"> Safeguard the assets and income of the Firm Assure integrity of financial statements Maintain compliance with the Firm's ethical standards, policies, plans and procedures, and with laws and regulations Internal control framework Reputational risks and conduct risks within its scope of responsibility 	<p>7 meetings in 2022</p> <p>Oversees:</p> <ul style="list-style-type: none"> Development of and succession for key executives Compensation principles and practices Compensation and qualified benefit programs Operating Committee performance assessments and compensation Firm's Business Principles, culture and significant employee conduct issues and any related actions Reputational risks and conduct risks within its scope of responsibility 	<p>8 meetings in 2022</p> <p>Oversees:</p> <ul style="list-style-type: none"> Management's responsibility to implement an effective global risk management framework reasonably designed to identify, assess and manage the Firm's risks, including: <ul style="list-style-type: none"> Strategic risk Market risk Credit and investment risk Operational risk Applicable primary risk management policies Risk appetite results and breaches The Firm's capital and liquidity planning and analysis Reputational risks and conduct risks within its scope of responsibility 	<p>5 meetings in 2022</p> <p>Oversees:</p> <ul style="list-style-type: none"> Community investing and fair lending practices Political contributions, major lobbying priorities and principal trade association memberships related to public policy Sustainability Consumer practices, including consumer experience, consumer complaint resolution and consumer issues related to disclosures, fees or the introduction of major new products Reputational risks and conduct risks within its scope of responsibility 	<p>8 meetings in 2022</p> <p>Oversees:</p> <ul style="list-style-type: none"> Review of the qualifications of proposed nominees for Board membership Corporate governance practices applicable to the Firm The framework for the Board's self-assessment Shareholder matters Board and committee composition Reputational risks and conduct risks within its scope of responsibility

Strengths

- **Leading global financial institution:** JPMorgan Chase is one of the largest and most respected financial institutions in the world, with a global presence in over 100 countries. This gives it a competitive advantage in terms of scale, brand recognition, and access to capital.
- **Diversified business model:** JPMorgan Chase has a diversified business model that spans investment banking, asset management, commercial banking, and retail banking. This diversification helps to reduce the bank's exposure to any one business segment and provides a steady stream of revenue.
- **Strong financial performance:** JPMorgan Chase has a strong track record of financial performance. The bank has consistently reported healthy profits, a strong balance sheet, and robust capital ratios.
- **Strong digital capabilities:** JPMorgan Chase has invested heavily in its digital capabilities, and it now offers a wide range of online and mobile banking products and services. This has helped the bank to attract and retain customers, and it is a key competitive advantage in the digital age.

Weaknesses

- **Reputation vulnerabilities:** JPMorgan Chase has been involved in a number of high-profile scandals in recent years, including the "London Whale" trading debacle and the Madoff investment fraud. These scandals have tarnished the bank's reputation and made it more difficult to attract and retain customers.
- **Exposure to operational risk:** JPMorgan Chase is a large and complex organization, and it is therefore exposed to a number of operational risks, such as system outages, cybersecurity threats, and data breaches. These risks could lead to significant financial losses and damage the bank's reputation.
- **High attrition rate:** JPMorgan Chase has a relatively high attrition rate, which means that it loses a large number of employees each year. This can be costly, as it requires the bank to invest in training and development for new employees.

Opportunities

- **Growth in emerging markets:** Emerging markets are growing rapidly, and there is a significant opportunity for JPMorgan Chase to expand its business in these markets. The bank is already well-positioned to do this, as it has a strong presence in many emerging markets.
- **Growth in asset management:** The asset management industry is growing rapidly, as individuals and institutions are increasingly looking for ways to invest their money. JPMorgan Chase is a leading player in the asset management industry, and it is well-positioned to benefit from this growth.
- **Growth in digital banking:** Digital banking is becoming increasingly popular, as consumers are increasingly using their smartphones and other devices to access financial services. JPMorgan Chase is a leader in digital banking, and it is well-positioned to benefit from this growth.

Threats

- **Increased competition:** The financial services industry is becoming increasingly competitive, as new entrants are emerging and existing players are consolidating. This increased competition could put pressure on JPMorgan Chase's margins and profitability.
- **Regulatory changes:** The financial services industry is subject to a number of regulations, and these regulations are constantly changing. New regulations could increase JPMorgan Chase's compliance costs and make it more difficult to do business.
- **Economic downturns:** Economic downturns can lead to a decrease in demand for financial services, and they can also increase the risk of credit defaults. Economic downturns could therefore have a significant impact on JPMorgan Chase's financial performance.

<p><u>Political Factors</u></p> <ul style="list-style-type: none"> • Political stability: JPMorgan Chase operates in a number of countries with varying degrees of political stability. Political instability can lead to economic uncertainty, which can make it difficult for businesses to operate and can also increase the risk of credit defaults. • Regulatory environment: The financial services industry is subject to a number of regulations, and these regulations are constantly changing. New regulations could increase JPMorgan Chase's compliance costs and make it more difficult to do business. • Trade policies: Trade policies can have a significant impact on JPMorgan Chase's business. For example, tariffs can make it more expensive for the bank to import goods and services, and they can also make it more difficult for the bank to export its products and services. 	<p><u>Technological Factors</u></p> <ul style="list-style-type: none"> • Technological innovation: The financial services industry is undergoing a period of rapid technological innovation. New technologies, such as artificial intelligence and blockchain, are being used to develop new products and services and to improve the efficiency of existing operations. JPMorgan Chase is investing heavily in technology, and it is well-positioned to benefit from these trends. • Cybersecurity: Cybersecurity is a growing concern for businesses of all sizes, including JPMorgan Chase. The bank is therefore investing heavily in cybersecurity measures to protect its systems and data from cyberattacks. • Data privacy: Data privacy is another growing concern for consumers, and businesses are increasingly being required to comply with data privacy regulations, such as the General Data Protection Regulation (GDPR). JPMorgan Chase is committed to protecting the privacy of its customers' data, and it is complying with all applicable data privacy regulations.
<p><u>Economic Factors</u></p> <ul style="list-style-type: none"> • Interest rates: Interest rates are a key factor that affects JPMorgan Chase's profitability. Higher interest rates can increase the bank's net interest margin, which is the difference between the interest that the bank earns on loans and the interest that it pays on deposits. • Economic growth: Economic growth can lead to an increase in demand for financial services, which can benefit JPMorgan Chase. However, economic downturns can lead to a decrease in demand for financial services, and they can also increase the risk of credit defaults. • Inflation: Inflation can erode the purchasing power of consumers, which can make it difficult for them to borrow money and repay their loans. This can lead to an increase in credit defaults, which can have a significant impact on JPMorgan Chase's financial performance. 	<p><u>Legal Factors</u></p> <ul style="list-style-type: none"> • Antitrust laws: Antitrust laws are designed to protect consumers from anticompetitive behavior, such as price fixing and market allocation. JPMorgan Chase is subject to antitrust laws in the countries in which it operates, and it must therefore be careful not to engage in any anticompetitive behavior. • Consumer protection laws: Consumer protection laws are designed to protect consumers from unfair or deceptive business practices. JPMorgan Chase is subject to consumer protection laws in the countries in which it operates, and it must therefore be careful to comply with all applicable laws. • Environmental laws: Environmental laws are designed to protect the environment from pollution and other damage. JPMorgan Chase is subject to environmental laws in the countries in which it operates, and it must therefore be careful to comply with all applicable laws.
<p><u>Social Factors</u></p> <ul style="list-style-type: none"> • Demographics: The demographics of the population are changing, with an increasing number of people living longer and retiring later. This trend is creating a demand for new financial products and services, such as retirement planning and wealth management. • Consumer preferences: Consumer preferences are also changing, with an increasing number of people using digital channels to access financial services. JPMorgan Chase is well-positioned to benefit from this trend, as it has invested heavily in its digital capabilities. • Social unrest: Social unrest can lead to economic instability, which can make it difficult for businesses to operate. JPMorgan Chase is therefore exposed to the risk of social unrest in the countries in which it operates. 	<p><u>Environmental Factors</u></p> <ul style="list-style-type: none"> • Climate change: Climate change is a major global challenge that is having a significant impact on the environment. JPMorgan Chase is committed to addressing climate change, and it has set a number of goals to reduce its environmental impact. • Resource scarcity: Resource scarcity is another major global challenge that is having a significant impact on businesses. JPMorgan Chase is committed to using resources responsibly, and it is investing in renewable energy and other sustainable technologies. • Pollution: Pollution is a major environmental problem that is having a significant impact on human health and the environment. JPMorgan Chase is committed to reducing its pollution emissions, and it is investing in cleaner technologies.

JPMORGAN CHASE & CO.

As of or for the year ended December 31,

(in millions, except per share, ratio data and headcount)

	2022	2021	2020
Selected income statement data			
Total net revenue	\$ 128,695	\$ 121,649	\$ 119,951
Total noninterest expense	76,140	71,343	66,656
Pre-provision profit ^(a)	52,555	50,306	53,295
Provision for credit losses	6,389	(9,256)	17,480
Net income	\$ 37,676	\$ 48,334	\$ 29,131
Per common share data			
Net income per share:			
Basic	\$ 12.10	\$ 15.39	\$ 8.89
Diluted	12.09	15.36	8.88
Book value per share	90.29	88.07	81.75
Tangible book value per share (TBVPS) ^(a)	73.12	71.53	66.11
Cash dividends declared per share	4.00	3.80	3.60
Selected ratios			
Return on common equity	14%	19%	12%
Return on tangible common equity (ROTCE) ^(a)	18	23	14
Liquidity coverage ratio (average) ^(b)	112	111	110
Common equity Tier 1 capital ratio ^(c)	13.2	13.1	13.1
Tier 1 capital ratio ^(c)	14.9	15.0	15.0
Total capital ratio ^(c)	16.8	16.8	17.3
Selected balance sheet data (period-end)			
Loans	\$1,135,647	\$1,077,714	\$1,012,853
Total assets	3,665,743	3,743,567	3,384,757
Deposits	2,340,179	2,462,303	2,144,257
Common stockholders' equity	264,928	259,289	249,291
Total stockholders' equity	292,332	294,127	279,354
Market data			
Closing share price	\$ 134.10	\$ 158.35	\$ 127.07
Market capitalization	393,484	466,206	387,492
Common shares at period-end	2,934.2	2,944.1	3,049.4
Headcount	293,723	271,025	255,351

Annual Report Highlights



210,000+

AFFORDABLE
HOUSING UNITS

Helped create or preserve over 210,000 affordable housing units and financed \$27 billion toward affordable housing since 2021



TOP 5

MOST ADMIRABLE COMPANIES

Ranked in the top five on *Fortune* magazine's Most Admired Companies list for the first time



#1

IN DEPOSITS AND FOR
SMALL BUSINESSES

Named #1 in retail deposit market share and #1 primary bank for U.S. small businesses



#1

IN ARTIFICIAL INTELLIGENCE

Ranked #1 on the Evident AI Index, the first public benchmark of major banks on their AI maturity



\$1.1 TRILLION

AWM CLIENT ASSET INFLOWS

Over the last five years, Asset & Wealth Management (AWM) client asset inflows totaled \$1.1 trillion



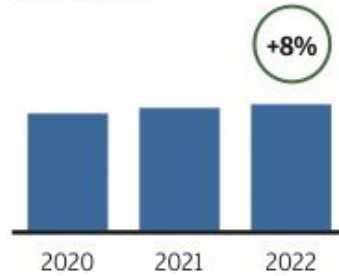
1 MILLION

NEW CUSTOMERS

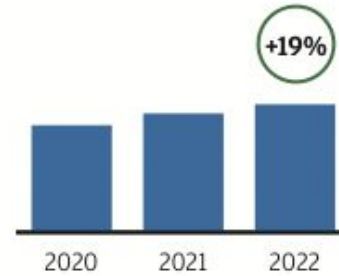
In its first year, Chase in the U.K. acquired more than 1 million customers

2020 TO 2022 GROWTH

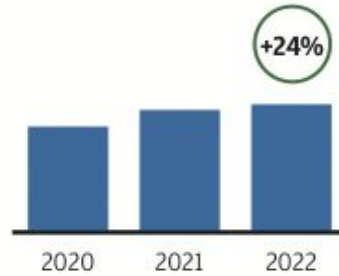
CONSUMER BANKING CUSTOMERS



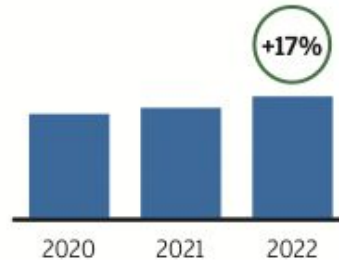
BUSINESS BANKING CUSTOMERS



WEALTH MANAGEMENT RELATIONSHIPS¹



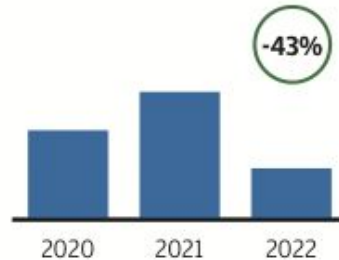
CREDIT CARD ACTIVE ACCOUNTS²



AUTO LOAN AND LEASE ORIGINATIONS



HOME LENDING MORTGAGE ORIGINATIONS





Segment Results - Managed Basis

The following tables summarize the Firm's results by segment for the periods indicated.

Year ended December 31, (in millions, except ratios)	Consumer & Community Banking			Corporate & Investment Bank			Commercial Banking		
	2022	2021	2020	2022	2021	2020	2022	2021	2020
Total net revenue	\$ 55,017	\$ 50,073	\$ 51,268	\$ 47,899	\$ 51,749	\$ 49,284	\$ 11,533	\$ 10,008	\$ 9,313
Total noninterest expense	31,471	29,256	27,990	27,087	25,325	23,538	4,719	4,041	3,798
Pre-provision profit/(loss)	23,546	20,817	23,278	20,812	26,424	25,746	6,814	5,967	5,515
Provision for credit losses	3,813	(6,989)	12,312	1,158	(1,174)	2,726	1,268	(947)	2,113
Net income/(loss)	14,871	20,930	8,217	14,970	21,134	17,094	4,213	5,246	2,578
Return on equity ("ROE")	29%	41%	15%	14 %	25%	20%	16 %	21%	11%

Year ended December 31, (in millions, except ratios)	Asset & Wealth Management			Corporate			Total		
	2022	2021	2020	2022	2021	2020	2022	2021	2020
Total net revenue	\$ 17,748	\$ 16,957	\$ 14,240	\$ 80	\$ (3,483)	\$ (1,176)	\$ 132,277	\$ 125,304	\$ 122,929
Total noninterest expense	11,829	10,919	9,957	1,034	1,802	1,373	76,140	71,343	66,656
Pre-provision profit/(loss)	5,919	6,038	4,283	(954)	(5,285)	(2,549)	56,137	53,961	56,273
Provision for credit losses	128	(227)	263	22	81	66	6,389	(9,256)	17,480
Net income/(loss)	4,365	4,737	2,992	(743)	(3,713)	(1,750)	37,676	48,334	29,131
Return on equity ("ROE")	25 %	33%	28%	NM	NM	NM	14%	19%	12%



3Q23 Financial highlights

ROTCE¹
22%

CET1 capital ratios²
Std. **14.3%** | Adv. **14.5%**
Total Loss-Absorbing Capacity² **\$496B**

Std. RWA³ **\$1.7T**
Cash and marketable securities⁴ **\$1.4T**
Average loans **\$1.3T**

Income statement	<ul style="list-style-type: none"> • 3Q23 net income of \$13.2B and EPS of \$4.33 • Managed revenue of \$40.7B⁵ • Expense of \$21.8B and managed overhead ratio of 53%⁵
Balance sheet	<ul style="list-style-type: none"> • <u>Loans: average loans of \$1.3T up 17% YoY and 5% QoQ</u>  – Ex. FR⁶, average loans of \$1.2T up 4% YoY and 2% QoQ • Deposits: average deposits of \$2.4T down 4% YoY and 1% QoQ – Ex. FR, average deposits of \$2.3T down 6% YoY and 2% QoQ • CET1 capital of \$242B² – Standardized CET1 capital ratio of 14.3%²; Advanced CET1 capital ratio of 14.5%²
Capital distributed	<ul style="list-style-type: none"> • Common dividend of \$3.1B or \$1.05 per share • \$2.0B of common stock net repurchases⁷ • Net payout LTM of 35%⁸

SIGNIFICANT ITEMS (\$MM, EXCLUDING EPS)

	Pretax	Net income	EPS
Net investment securities losses in Corporate	(\$669)	(\$508)	(\$0.17)
Firmwide legal expense	(\$665)	(\$654)	(\$0.22)

First Republic impact

\$B, EXCEPT PER SHARE DATA

					3Q23			ex. FR \$ O/(U)	
					Reported	FR impact	ex. FR	2Q23	3Q22
Net interest income					\$22.9	\$1.5	\$21.4	\$0.4	\$3.8
Noninterest revenue					17.8	0.8	17.1	(0.3)	1.2
Managed revenue¹	\$B	3Q23	2Q23	3Q22	40.7	2.2	38.5	0.1	5.0
Expense	Net charge-offs	\$1.5	\$1.4	\$0.7	21.8	0.9	20.9	0.7	1.7
	Reserve build/(release)	(0.1)	1.5	0.8					
Credit costs	Credit costs	\$1.4	\$2.9	\$1.5	1.4	(0.0)	1.4	(0.3)	(0.1)
Net income					\$13.2	\$1.1	\$12.1	(\$0.0)	\$2.3
Net income applicable to common stockholders					\$12.7	\$1.1	\$11.6	(\$0.0)	\$2.4
EPS – diluted					\$4.33	\$0.36	\$3.97	\$0.02	\$0.85
ROE ²		3Q23	ROE	O/H ratio	18%	2%	16%	17%	15%
ROTCE ^{2,3}		CCB	41%	50%	22	2	20	21	18
		CIB	11%	63%					
Overhead ratio – managed ^{1,2}		CB	25%	34%	53	(1)	54	53	57
		AWM	32%	63%					
Memo:									
<i>Nil excluding Markets⁴</i>					\$23.2	\$1.5	\$21.7	\$0.2	\$4.8
<i>NIR excluding Markets⁴</i>					10.9	0.8	10.2	0.3	0.4
<i>Markets revenue</i>					6.6	-	6.6	(0.4)	(0.2)
Managed revenue¹					40.7	2.2	38.5	0.1	5.0
<i>Adjusted expense⁵</i>					\$21.1	\$0.9	\$20.2	\$0.4	\$1.1
<i>Adjusted overhead ratio^{1,2,5}</i>					52%	(1)%	53%	52%	57%

FIRMWIDE

1

Expect FY2023 net interest income of **~\$88.5B**, market dependent

Expect FY2023 net interest income excluding Markets of **~\$89B**, market dependent

2

Expect FY2023 adjusted expense of **~\$84B** excluding the FDIC special assessment related to systemic risk determination, market dependent

– Adjusted expense excludes Firmwide legal expense (\$1.3B year-to-date)

3

Expect FY2023 Card Services NCO rate of **~2.50%**

SELECTED INCOME STATEMENT DATA (\$MM)

	3Q23			ex. FR \$ O/(U)	
	Reported	FR impact	ex. FR	2Q23	3Q22
Revenue	\$18,362	\$1,355	\$17,007	\$605	\$2,726
Banking & Wealth Management ²	11,345	1,004	10,341	1	2,381
Home Lending	1,252	351	901	129	(19)
Card Services & Auto	5,765	-	5,765	475	364
Expense²	9,105	583	8,522	246	539
Credit costs	1,446	(2)	1,448	(6)	919
Net charge-offs (NCOs)	1,399	-	1,399	148	720
Change in allowance	47	(2)	49	(154)	199
Net income	\$5,895	\$589	\$5,307	\$294	\$963

KEY DRIVERS / STATISTICS (\$B)³

	3Q23			ex. FR	
	Reported	FR impact	ex. FR	2Q23	3Q22
Average equity	\$55.5	\$3.5	\$52.0	\$52.0	\$50.0
ROE	41%	2%	40%	38%	34%
Overhead ratio	50	(1)	50	50	56
Average loans	\$564.3	\$94.3	\$470.0	\$458.4	\$442.7
Average deposits	1,143.5	66.7	1,076.8	1,110.1	1,174.2
Active mobile customers (mm) ⁴	53.2	n.a.	53.2	52.0	48.9
Debit & credit card sales volume ⁵	\$426.3	\$0.5	\$425.8	\$423.6	\$395.8

● Ex. FR:

- Average loans up 6% YoY and 3% QoQ
- Average deposits down 8% YoY and 3% QoQ
 - EOP deposits down 9% YoY and 3% QoQ
- Active mobile customers up 9% YoY
- Debit & credit card sales volume up 8% YoY
- Client investment assets up 21% YoY and flat QoQ

FINANCIAL PERFORMANCE (ex. FR)

- Net income of \$5.3B, up 22% YoY
- Revenue of \$17.0B, up 19% YoY, driven by higher net interest income
- Expense of \$8.5B, up 7% YoY, driven by higher compensation including an increase in headcount, continued investments in technology and marketing and the FDIC assessment increase announced in the prior year, partially offset by lower auto lease depreciation
- Credit costs of \$1.4B
 - NCOs of \$1.4B, up \$720mm YoY, predominantly driven by continued normalization in Card Services
 - Net reserve build of \$49mm reflected \$301mm in Card Services, predominantly offset by a net release of \$250mm in Home Lending

KEY DRIVERS / STATISTICS (\$B) – DETAIL BY BUSINESS

	3Q23			ex. FR	
	Reported	FR impact	ex. FR	2Q23	3Q22
Banking & Wealth Management					
Business Banking average loans ⁶	\$19.5	-	\$19.5	\$19.6	\$21.3
Business Banking loan originations	1.3	-	1.3	1.3	1.0
Client investment assets (EOP)	882.3	140.6	741.7	742.0	615.0
Deposit margin	2.92%	0.07%	2.85%	2.82%	1.83%
Home Lending					
Average loans	\$264.0	\$91.1	\$172.9	\$172.4	\$176.9
Loan originations ⁷	11.0	0.7	10.3	10.1	12.1
Third-party mortgage loans serviced (EOP)	637.8	3.0	634.9	601.4	586.7
Net charge-off/(recovery) rate	(0.02)%	0.01%	(0.04)%	(0.07)%	(0.14)%
Card Services & Auto					
Card Services average loans	\$195.2	-	\$195.2	\$187.0	\$168.1
Auto average loans and leased assets	85.1	-	85.1	82.1	80.4
Auto loan and lease originations	10.2	-	10.2	12.0	7.5
Card Services net charge-off rate	2.49%	-	2.49%	2.41%	1.40%
Card Services net revenue rate	9.60	-	9.60	9.11	9.92
Card Services sales volume ⁵	\$296.2	-	\$296.2	\$294.0	\$272.3

SELECTED INCOME STATEMENT DATA (\$MM)

	3Q23			ex. FR \$ O/(U)	
	Reported	FR impact	ex. FR	2Q23	3Q22
Revenue	\$4,031	\$366	\$3,665	(\$145)	\$617
Middle Market Banking	1,876	93	1,783	(85)	417
Corporate Client Banking	1,208	-	1,208	(21)	156
Commercial Real Estate Banking	921	273	648	(28)	24
Other	26	-	26	(11)	20
Expense	1,375	18	1,357	57	177
Credit costs	90	26	64	(425)	(554)
Net income	\$1,935	\$245	\$1,690	\$156	\$744

KEY DRIVERS / STATISTICS (\$B)²

	3Q23			ex. FR	
	Reported	FR impact	ex. FR	2Q23	3Q22
Average equity	\$30.0	\$1.5	\$28.5	\$28.5	\$25.0
ROE	25%	2%	23%	21%	14%
Overhead ratio	34	(3)	37	34	39
Payments revenue (\$mm) ³	\$2,045	-	\$2,045	\$2,188	\$1,568
Investment Banking and Markets revenue, gross (\$mm) ⁴	\$821	-	\$821	\$767	\$761
Average loans ⁵	283.0	39.0	244.0	242.2	229.1
Average client deposits	262.1	-	262.1	275.2	281.3
Allowance for loan losses	4.7	0.6	4.2	4.2	3.1
Nonaccrual loans	0.9	-	0.9	1.0	0.8
Net charge-off/(recovery) rate ⁶	0.07%	(0.01)% ⁷	0.08%	0.17%	0.07%
ALL/loans ⁸	1.68	(0.04)	1.72	1.72	1.32

FINANCIAL PERFORMANCE (ex. FR)

- **Net income of \$1.7B, up 79% YoY**
- **Revenue of \$3.7B, up 20% YoY**
 - Payments revenue of \$2.0B, up 30% YoY, driven by higher rates
 - Investment Banking and Markets revenue, gross of \$821mm, up 8% YoY, reflecting increased M&A volume
- **Expense of \$1.4B, up 15% YoY, largely driven by an increase in headcount including front office and technology investments** as well as higher volume-related expense, including the impact of new client acquisition
- **Credit costs of \$64mm**
 - NCOs of \$50mm
 - Reserve build of \$14mm, driven by updates to certain commercial real estate pricing variables, largely offset by other changes in the central scenario and the impact of net lending activity
- **Average loans of \$244B, up 6% YoY and up 1% QoQ**
 - C&I⁸ up 7% YoY and flat QoQ
 - CRE⁸ up 6% YoY and up 1% QoQ
- **Average deposits of \$262B, down 7% YoY and 5% QoQ, primarily driven by lower non-operating deposits**

We have a **proven operating model** that is supported by a **consistent strategic framework**



Complete

Exceptional client franchises

- Customer centric and easy to do business with
- Comprehensive set of products and services
- Focus on safety and security
- Powerful brands



Global

Unwavering principles

- Fortress balance sheet
- Risk governance and controls
- Culture and conduct
- Operational resilience



Diversified

Long-term shareholder value

- Continuously investing in the future while maintaining expense discipline
- Focus on customer experience and innovation
- Employer of choice for top and diverse talent



At Scale

Sustainable business practices

- Investing in and supporting our communities
- Integrating environmental sustainability into business and operating decisions
- Serving a diverse customer base
- Promoting sound governance



We have **leading client and customer-centric** franchises

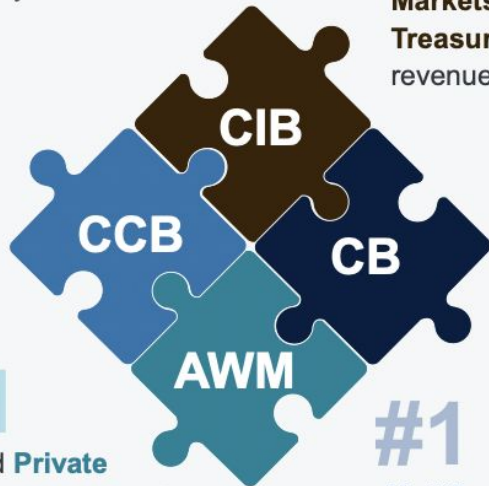


#1

U.S. **retail deposits**¹
U.S. **credit card issuer**²
Primary **Business Bank**³

#1

IB fees⁴
Markets revenue⁵
Treasury Services revenue⁶



#1

Rated **Private Bank** in the World⁷
LT active **fund flows** (5-yr)⁸

#1

Multifamily lender⁹
Middle Market bookrunner¹⁰

	<u>Market share</u>	<u>2012</u>		<u>2022</u>
CCB	U.S. retail deposits ¹	7.1%	+380bps	10.9%
	Credit card sales ¹¹	20.5%	+190bps	22.4%
	Client investment assets	\$159B	+4.1x	\$647B
	● #1 retail deposit share in top three U.S. markets: NYC, LA and Chicago			
CIB	Investment Banking fees ⁴	7.7%	+20bps	7.9%
	Markets revenue ⁵	8.6%	+300bps	11.6%
	Treasury Services revenue ⁶	5.6% ¹²	+280bps	8.4%
	● Operate in 100+ markets globally			
CB	Gross IB revenue ¹³	\$1.6B	+1.9x	\$3.0B
	Payments revenue ¹⁴	\$2.7B	+121%	\$5.9B
	● International presence in 34 locations and 66% CB Int'l revenue growth '19-'22			
AWM	Client assets ¹⁵	\$2.0T	+100%	\$4.0T
	Long-term mutual fund AUM outperforming over 10 years ¹⁶	72%	+18ppts	90%
	● 19 straight years of positive net new flows; \$1.6T since 2012¹⁷			

Elements	% of Variable			Description	Vesting Period	Subject to Clawback ¹
	CEO	President & COO	Other NEOs			
Fixed						
Salary	N/A	N/A	N/A	<ul style="list-style-type: none"> Fixed portion of total pay that enables us to attract and retain talent Only fixed source of cash compensation 	N/A	N/A
Variable						
Cash Award	~15%	~19%	40%	<ul style="list-style-type: none"> Provides a competitive annual cash award opportunity Payout determined and awarded in the year following the performance year Represents less than half of variable compensation 	Immediately vested	✓
RSUs	0%	0%	30%	<ul style="list-style-type: none"> RSUs serve as a strong retention tool Dividend equivalents are paid on RSUs at the time actual dividends are paid RSUs and PSUs do not carry voting rights, and are subject to protection-based vesting and the OC stock ownership/retention policy 	<ul style="list-style-type: none"> Generally over three years: <ul style="list-style-type: none"> 50% after two years, with the remaining 50% after three years 	✓
PSUs	~85%	~81%	30%	<ul style="list-style-type: none"> RSUs and PSUs provide a competitive mix of time-based and performance-conditioned equity awards that are aligned with long-term shareholder interests as the value of payout fluctuates with stock price performance PSUs reinforce accountability through objective targets based on absolute and relative ROTCE PSU goals are the same for the entire award term PSU payout of 0-150% is settled in shares Dividend equivalents accrue on PSUs and are subject to the same vesting, performance and clawback provisions as the underlying PSUs 	<ul style="list-style-type: none"> Combined period of approximately five years prior to transferability/sale: <ul style="list-style-type: none"> Award cliff-vests at the end of the three-year performance period Subject to a two-year hold after vesting 	✓



NEO annual compensation table

Name and principal position	Year	Annual Compensation (For Performance Year)					Total
		Salary	Incentive Compensation			Total	
			Cash	RSUs	PSUs ¹		
James Dimon² Chairman and Chief Executive Officer	2022	\$ 1,500,000	\$ 5,000,000	\$ –	\$ 28,000,000	\$ 34,500,000	
	2021	1,500,000	5,000,000	–	28,000,000	34,500,000	
	2020	1,500,000	5,000,000	–	25,000,000	31,500,000	
Daniel Pinto^{2,3} President and Chief Operating Officer; Chief Executive Officer Corporate & Investment Bank	2022	1,500,000	5,000,000	–	22,000,000	28,500,000	
	2021	9,055,948	–	9,722,026	9,722,026	28,500,000	
	2020	8,240,290	–	8,129,855	8,129,855	24,500,000	
Mary Callahan Erdoes⁴ Chief Executive Officer Asset & Wealth Management	2022	750,000	9,900,000	7,425,000	7,425,000	25,500,000	
	2021	750,000	7,900,000	5,925,000	5,925,000	20,500,000	
	2020	750,000	8,100,000	6,075,000	6,075,000	21,000,000	
Marianne Lake⁵ Co-Chief Executive Officer Consumer & Community Banking	2022	750,000	6,700,000	5,025,000	5,025,000	17,500,000	
Jennifer Piepszak⁶ Co-Chief Executive Officer Consumer & Community Banking	2022	750,000	6,700,000	5,025,000	5,025,000	17,500,000	
	2021	750,000	6,300,000	4,725,000	4,725,000	16,500,000	
	2020	750,000	4,500,000	3,375,000	3,375,000	12,000,000	
Jeremy Barnum⁷ Chief Financial Officer	2022	750,000	4,500,000	3,375,000	3,375,000	12,000,000	
	2021	693,750	3,722,500	2,791,875	2,791,875	10,000,000	



2022 CEO annual compensation is aligned with multi-year performance

James Dimon

CHAIRMAN & CHIEF EXECUTIVE OFFICER

In determining Mr. Dimon's compensation, independent members of the Board considered his exemplary leadership and achievements across the Firm's four broad performance dimensions. The Board continues to recognize that the Firm is in a uniquely fortunate position to be led by such a highly talented and experienced executive who continues to grow the company, maintain market leadership positions, strengthen the Firm's reputation, invest at the cutting edge in opportunities for the future, promote diversity and best practices, manage risk, and develop great leaders, while also maintaining his focus on the Firm's clients.



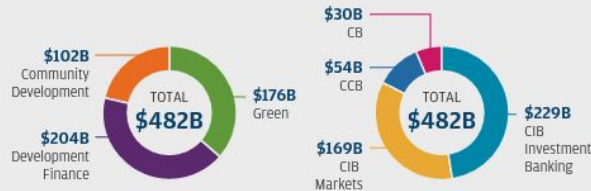
PROGRESS TOWARD 10-YEAR TARGET



ANNUAL PROGRESS (2022)



CUMULATIVE PROGRESS (2021-2022)



PROGRESS TOWARD THE 10-YEAR GREEN TARGET



CUMULATIVE GREEN PROGRESS BY LINE OF BUSINESS

	2021 \$B	2022 \$B	Total \$B
CIB Investment Banking	\$72	\$51	\$123
CIB Markets	\$32	\$17	\$49
Commercial Banking	\$1	\$2	\$3
Consumer and Community Banking	\$1	\$1	\$2
Green Total	\$106	\$70	\$176

CUMULATIVE GREEN PROGRESS BY ELIGIBILITY CRITERIA

	2021 \$B ¹	2022 \$B	Total \$B
Sustainable Transportation	\$22	\$2	\$24
Renewable and Clean Energy	\$15	\$20	\$35
Water Management	\$6	\$2	\$8
Circular Economy and Waste Management	\$0	\$1	\$1
Green Buildings	\$2	\$4	\$6
Clean Technology	\$0	\$4	\$4
Multiple Criteria	\$61	\$37	\$98
Green Total	\$106	\$70	\$176

IMPROVING EFFICIENCY AND ACCELERATING ELECTRIFICATION

Reducing energy use and using less carbon-intensive energy sources are our first priorities. We continue to undertake a variety of energy efficiency measures—for example, optimizing the use of heating and cooling in our buildings and procuring more efficient servers for our data centers—and to expand their implementation across our operations. We are also looking for electrification opportunities within our buildings, branches and data centers.

✔ TARGETS MET, ANNUALLY RECURRING



Maintain **carbon-neutral** operations



Source renewable energy for **100%** of our global power needs



Divert **100%** of e-waste from landfills



Purchase **100%** of our paper from certified sources

🟡 IN-PROGRESS TARGETS



Reduce Scope 1 and 2 GHG emissions by **40%** by 2030 vs. a 2017 baseline



Satisfy at least **70%** of our renewable energy goal with on-site renewable energy and off-site long-term renewable energy contracts by 2025



Reduce global water use by **20%** by 2030 vs. a 2017 baseline

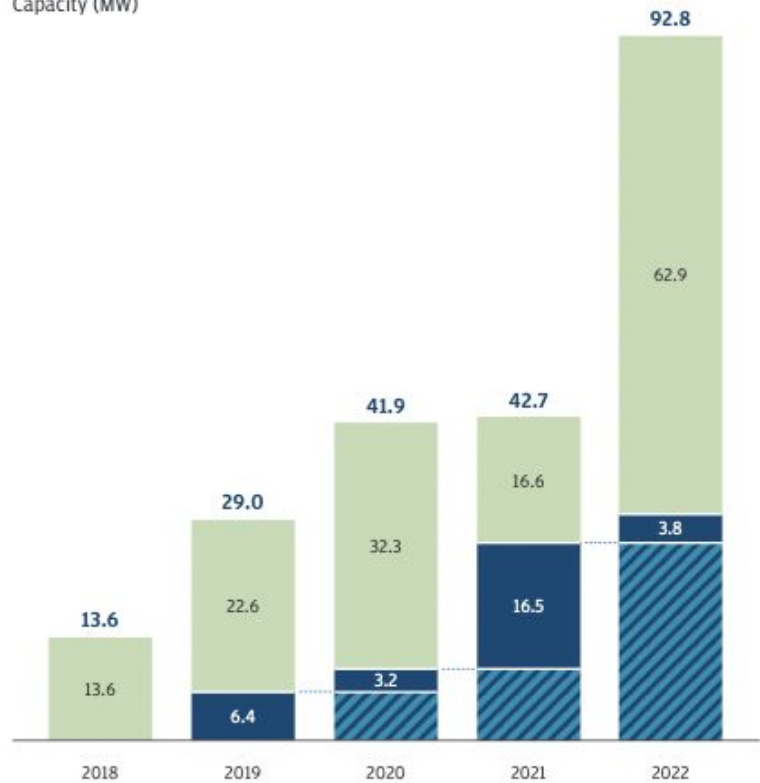


Reduce office paper use by **90%** by 2025 vs. a 2017 baseline

EXPANDING ON-SITE SOLAR

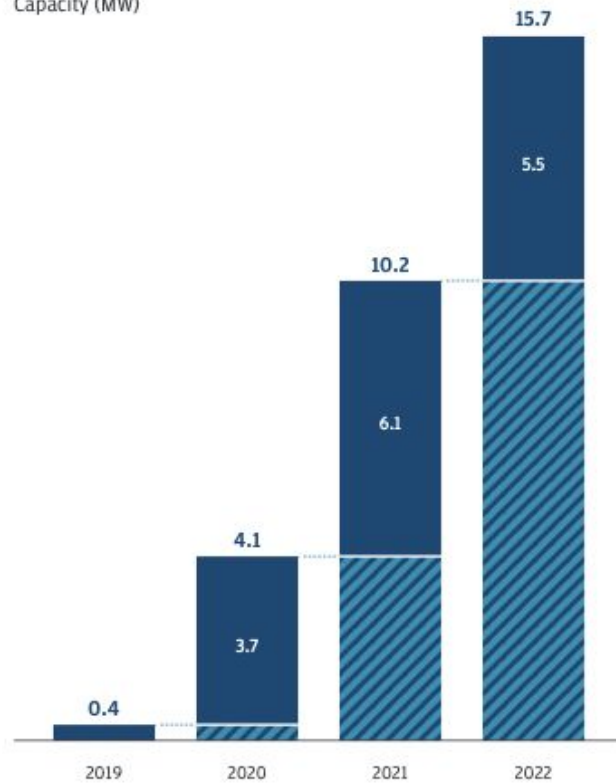
Commercial Solar Program

Capacity (MW)



Retail Solar Program

Capacity (MW)



Planned

Installed

Previously Installed⁹

JPMorgan Chase Org Charts
- *Continued* -

Robin Leopold
Head Of Human Resources

Request Access to Complete Set of JPMC Org Charts



Robin Leopold
Head Of Human Resources

Request Access to Complete Set of JPMC Org Charts



James Dimon
Chairman Of The Board
And Chief Executive Officer

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200 Innovative Way, Suite 1300, Nashua, NH USA 03062

