

2015  
ESG Report Appendix

**GLOBAL  
REPORTING  
INITIATIVE INDEX**

# KEY ISSUE BOUNDARIES

We determined the boundaries for our key issues based on an assessment of the degree to which our lines of business and external stakeholder groups are impacted by, or have impacts on, each issue. While nearly all of the issues are directly or indirectly impacted by, or have an impact on, all our lines of business and external stakeholder groups, the check marks are intended to indicate the entities with the *most significant* impacts associated with each issue.

✓ = Impacted by or impacting

KEY ISSUES	INTERNAL ISSUE BOUNDARY <sup>1</sup>				STAKEHOLDERS <sup>2</sup>						RELATED GRI ASPECT
	Asset Management	Commercial Banking	Consumer & Community Banking	The Corporate & Investment Bank	Customers and Clients	Employees	Local Communities	Non Governmental Organizations	Policymakers & Regulators	Shareholders	
<b>PROMOTING SOUND GOVERNANCE</b>											
Corporate culture	✓	✓	✓	✓	✓	✓			✓	✓	SO - Anti-corruption SO - Anti-competitive behavior SO - Compliance PR - Compliance
Leadership and governance	✓	✓	✓	✓	✓	✓			✓	✓	
Oversight and controls	✓	✓	✓	✓	✓	✓			✓	✓	EC - Indirect economic impacts SO - Compliance PR - Compliance EN - Compliance
Data security	✓	✓	✓	✓	✓	✓			✓	✓	PR - Customer privacy
Policy engagement	✓	✓	✓	✓		✓			✓	✓	SO - Public policy
<b>SERVING OUR CUSTOMERS</b>											
Fair and transparent marketing & advertising			✓		✓			✓	✓	✓	PR - Marketing communications PR - Product and service labeling
Financial access & inclusion			✓		✓		✓	✓	✓	✓	SO - Local communities PR - Product portfolio
<b>INVESTING IN OUR EMPLOYEES</b>											
Talent attraction, retention & development	✓	✓	✓	✓		✓				✓	LA - Employment LA - Training and education
Diversity & inclusion	✓	✓	✓	✓		✓		✓		✓	LA - Diversity and equal opportunity
<b>ADVANCING SUSTAINABLE FINANCE</b>											
Environmental and social risk management	✓	✓		✓	✓			✓	✓	✓	EC - Economic performance EN - Products and services HR - Investment PR - Product portfolio PR - Active ownership PR - Audit
Providing sustainable solutions	✓	✓		✓	✓			✓	✓	✓	HR - Investment PR - Product portfolio EC - Indirect economic impacts SO - Local communities
<b>SUPPORTING OUR COMMUNITIES</b>											
Philanthropy						✓	✓	✓		✓	EC - Indirect economic impacts SO - Local communities
Community development banking		✓	✓		✓		✓	✓	✓	✓	EC - Indirect economic impacts SO - Local communities
<b>MANAGING OUR OPERATIONAL FOOTPRINT</b>											
Operational environmental management	✓	✓	✓	✓		✓	✓			✓	EN - Energy EN - Emissions EN - Water EN - Effluents and waste

<sup>1</sup> Internal issue boundaries are defined based on JPMorgan Chase's Lines of Business.



<sup>2</sup> Stakeholders are defined based on key groups directly impacting or impacted by an issue.














# GLOBAL REPORTING INITIATIVE INDEX





















## SOURCE KEY

<b>AR</b> 2015 Annual Report	<b>ESG</b> 2015 ESG Report
<b>CGP</b> Corporate Governance Principles	<b>GRI</b> 2015 ESG Report GRI Index
<b>CoC</b> Code of Conduct	<b>HR</b> Human Rights
<b>CoE</b> Code of Ethics for Finance Professionals	<b>PS</b> 2016 Proxy Statement
<b>CR</b> 2015 Corporate Responsibility Report	<b>www</b> Weblinks
<b>DB</b> How We Do Business - The Report	<b>10K</b> 2015 Form 10-K
<b>E&amp;S</b> Environmental and Social Policy Framework	

## REPORTING STATUS

-  Fully reporting
-  Partially reporting

INDICATOR	REPORTING STATUS	SOURCE
<b>GENERAL STANDARD DISCLOSURES</b>		
G4-1		<b>AR</b> 2015 Annual Report (p. 2-51) <b>ESG</b> Letter from our Chairman and CEO (p. 2)
G4-2		<b>AR</b> 2015 Annual Report (p. 2-51) <b>10K</b> 2015 Form 10-K (p. 8-18)
G4-3		<b>ESG</b> Introduction (p. 2)
G4-4		<b>ESG</b> Introduction (p. 4)
G4-5		<b>10K</b> 2015 Form 10-K (p. 1)
G4-6		<b>www</b> About Us
G4-7		<b>10K</b> 2015 Form 10-K (p. 1)
G4-8		<b>AR</b> 2015 Annual Report (p. 52-68) <b>ESG</b> Introduction (p. 4)
G4-9		<b>ESG</b> Investing in Our Employees (p. 14) <b>www</b> About Us <b>10K</b> 2015 Form 10-K (p. 19, 66)
G4-10		<b>ESG</b> Investing in Our Employees (p. 14) <b>www</b> Workforce Diversity Note: The majority of our workforce is based in the United States. We provide a diversity and role breakdown of our employees on our website.
G4-11		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 employees are not covered by collective bargaining agreements and no U.S.-based employees are subject to collective bargaining agreements. Our Code of Conduct applies to our employees globally and emphasizes the company's commitment to foster a culture where all employees feel valued, engaged and are able to bring their whole selves to the workplace. Employees are encouraged to raise any concerns through multiple channels identified in the Code of Conduct.
G4-12		Note: JPMorgan Chase does business with approximately 30,000 suppliers globally across a wide range of product/service categories. The majority of our supplier spend is concentrated in three categories - real estate, professional services, and technology. In addition, we have marketing, document production, printing, shipping and travel suppliers, among others.
G4-13		<b>PS</b> 2016 Proxy Statement (p. 76) <b>www</b> About Us <b>10K</b> 2015 Form 10-K (p. 19, 66)

INDICATOR	REPORTING STATUS	SOURCE
<b>GENERAL STANDARD DISCLOSURES</b>		
G4-14		<b>E&amp;S</b> Environmental and Social Policy Framework
G4-15		<b>ESG</b> Advancing Sustainable Finance (p. 18-21) <b>www</b> Memberships & Commitments
G4-16		<b>www</b> Policy Engagement and Political Participation
<b>IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES</b>		
G4-17		<b>ESG</b> Introduction (p. 4) <b>10K</b> 2015 Form 10-K (p. 1, 83)
G4-18		<b>ESG</b> Introduction (p. 5) Note: We determined the content for this report based on our key ESG issues identification process and GRI's principles of stakeholder inclusiveness, sustainability context and completeness.
G4-19		<b>ESG</b> Introduction (p. 5) <b>GRI</b> 2015 ESG Report GRI Index
G4-20		<b>GRI</b> 2015 ESG Report GRI Index
G4-21		<b>GRI</b> 2015 ESG Report GRI Index
G4-22		Note: No significant restatements from previous reports.
G4-23		Note: No significant changes from previous reports.
G4-24		<b>ESG</b> Introduction (p. 6)
G4-25		<b>DB</b> How We Do Business - The Report (p. 75-82) <b>ESG</b> Introduction (p. 6)
G4-26		<b>DB</b> How We Do Business - The Report (p. 61-72, 75-82) <b>ESG</b> Introduction (p. 6) <b>ESG</b> Serving Our Customers (p. 11-13)
G4-27		<b>DB</b> How We Do Business - The Report (p. 61-72, 75-82) <b>ESG</b> Introduction (p. 6) <b>ESG</b> Serving Our Customers (p. 11-13) <b>GRI</b> 2015 ESG Report GRI Index
<b>REPORT PROFILE</b>		
G4-28		<b>ESG</b> Introduction (p. 3)
G4-29		<b>www</b> 2014 Corporate Responsibility Report
G4-30		Note: Annually.
G4-31		<b>CR</b> Corporate Responsibility: corporate.responsibility@jpmchase.com
G4-32		<b>GRI</b> 2015 ESG Report GRI Index
G4-33		Note: We did not seek external assurance for the contents of this report.

INDICATOR	REPORTING STATUS	SOURCE
<b>GENERAL STANDARD DISCLOSURES</b>		
<b>GOVERNANCE</b>		
G4-34	●	<a href="#">CGP Corporate Governance Principles</a> <a href="#">DB How We Do Business - The Report (p. 15-18)</a> <a href="#">ESG Promoting Sound Governance (p. 8)</a> <a href="#">PS 2016 Proxy Statement (p. 20-31)</a>
G4-35	●	<a href="#">DB How We Do Business - The Report (p. 15-18)</a> <a href="#">ESG Promoting Sound Governance (p. 8-9)</a> <a href="#">PS 2016 Proxy Statement (p. 20-31)</a>
G4-36	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a>
G4-37	●	<a href="#">PS 2016 Proxy Statement (p. 24)</a>
G4-38	●	<a href="#">PS 2016 Proxy Statement (p. 10-19, 20-31)</a>
G4-39	●	<a href="#">PS 2016 Proxy Statement (p. 12, 16)</a>
G4-40	●	<a href="#">PS 2016 Proxy Statement (p. 10-11)</a>
G4-41	●	<a href="#">CGP Corporate Governance Principles</a> <a href="#">CoC Code of Conduct</a> <a href="#">PS 2016 Proxy Statement (p. 77-78)</a>
G4-45	●	<a href="#">AR 2015 Annual Report (p. 107-111)</a> <a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Promoting Sound Governance (p. 7-10)</a> <a href="#">PS 2016 Proxy Statement (p. 26)</a>
G4-46	●	<a href="#">AR 2015 Annual Report (p. 107-111)</a> <a href="#">DB How We Do Business - The Report (p. 27-58)</a> <a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Promoting Sound Governance (p. 9-10)</a> <a href="#">PS 2016 Proxy Statement (p. 26)</a>
G4-49	●	<a href="#">CGP Corporate Governance Principles</a>
G4-51	●	<a href="#">PS 2016 Proxy Statement (p. 29-31, 35-78)</a>
G4-53	●	<a href="#">PS 2016 Proxy Statement (p. 35-78)</a>
G4-56	●	<a href="#">CoC Code of Conduct</a> <a href="#">CoE Code of Ethics for Financial Professionals</a> <a href="#">DB How We Do Business - The Report (p. 9-14)</a> <a href="#">www Business Principles</a>
G4-57	●	<a href="#">CoC Code of Conduct</a> <a href="#">DB How We Do Business - The Report (p. 9-14)</a>
G4-58	●	<a href="#">CoC Code of Conduct</a> <a href="#">DB How We Do Business - The Report (p. 9-14)</a>
<b>SPECIFIC STANDARD DISCLOSURES</b>		
<b>ECONOMIC</b>		
<b>ECONOMIC PERFORMANCE</b>		
DMA <sup>3</sup>	●	<a href="#">AR 2015 Annual Report (p. 3-72)</a> <a href="#">CR 2015 Corporate Responsibility Report: Welcome</a>
G4-EC1	●	<a href="#">AR 2015 Annual Report (p. 68-167)</a> <a href="#">ESG Supporting Our Communities (p. 22)</a>
G4-EC2	●	<a href="#">www www.CDP.net</a> Note: Our 2015 CDP response is available on CDP's website.
G4-EC3	●	<a href="#">AR 2015 Annual Report (p. 223-230)</a>

INDICATOR	REPORTING STATUS	SOURCE
<b>SPECIFIC STANDARD DISCLOSURES</b>		
<b>INDIRECT ECONOMIC IMPACTS</b>		
DMA <sup>3</sup>	●	<a href="#">CR 2015 Corporate Responsibility Report: Welcome</a> <a href="#">ESG Supporting Our Communities (p. 22-23)</a>
G4-EC7	●	<a href="#">CR 2015 Corporate Responsibility Report</a> <a href="#">ESG Supporting Our Communities (p. 22-23)</a>
G4-EC8	●	<a href="#">CR 2015 Corporate Responsibility Report</a> <a href="#">ESG Serving Our Customers (p. 12-13)</a>
<b>ENVIRONMENTAL</b>		
<b>MATERIALS</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework (p. 19-20)</a> <a href="#">ESG Managing Our Operational Footprint (p. 24-25)</a>
G4-EN1	●	<a href="#">ESG Managing Our Operational Footprint (p. 24-26)</a>
G4-EN2	●	<a href="#">ESG Managing Our Operational Footprint (p. 24-26)</a>
<b>ENERGY</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Managing Our Operational Footprint (p. 24-25)</a>
G4-EN3	●	<a href="#">ESG Managing Our Operational Footprint (p. 24-26)</a>
G4-EN6	●	<a href="#">ESG Managing Our Operational Footprint (p. 24-25, 26)</a>
<b>WATER</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Managing Our Operational Footprint (p. 24-25)</a>
G4-EN8	●	<a href="#">ESG Managing Our Operational Footprint (p. 26)</a> Note: As a financial services firm, water usage is not a key impact for our operations.
<b>BIODIVERSITY</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a>
G4-EN12	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a>
<b>EMISSIONS</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Managing Our Operational Footprint (p. 24-25)</a>
G4-EN15	●	<a href="#">ESG Managing Our Operational Footprint (p. 26)</a>
G4-EN16	●	<a href="#">ESG Managing Our Operational Footprint (p. 26)</a>
G4-EN17	●	<a href="#">ESG Managing Our Operational Footprint (p. 26)</a>
G4-EN18	●	<a href="#">www www.CDP.net</a> Note: Our 2015 CDP response is available on CDP's website.
G4-EN19	●	<a href="#">ESG Managing Our Operational Footprint (p. 24-26)</a>

<sup>3</sup> We regularly evaluate our management of ESG issues and other key business issues as part of our business performance review processes. We make adjustments to management approaches as needed based on these evaluations.

INDICATOR	REPORTING STATUS	SOURCE
<b>SPECIFIC STANDARD DISCLOSURES</b>		
<b>EFFLUENTS AND WASTE</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Managing Our Operational Footprint (p. 24-25)</a>
G4-EN23	●	<a href="#">ESG Managing Our Operational Footprint (p. 25-26)</a> Note: As a financial services firm, waste is not a key impact for our operations. Paper, which is one of our primary waste streams, is discussed in this report.
<b>PRODUCTS AND SERVICES</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Advancing Sustainable Finance (p. 20-21)</a>
G4-EN27	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Advancing Sustainable Finance (p. 20-21)</a>
<b>TRANSPORT</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Managing Our Operational Footprint (p. 24)</a>
G4-EN30	●	<a href="#">ESG Managing Our Operational Footprint (p. 24, 26)</a>
<b>SOCIAL: LABOR PRACTICES AND DECENT WORK</b>		
<b>EMPLOYMENT</b>		
DMA <sup>3</sup>	●	<a href="#">ESG Investing in Our Employees (p. 14, 17)</a> <a href="http://careers.jpmorgan.com">www.careers.jpmorgan.com</a>
G4-LA2	●	<a href="#">ESG Investing in Our Employees (p. 14, 17)</a>
<b>TRAINING AND EDUCATION</b>		
DMA <sup>3</sup>	●	<a href="#">ESG Investing in Our Employees (p. 14, 16)</a>
G4-LA11	●	<a href="#">DB How We Do Business - The Report (p. 21)</a>
<b>DIVERSITY AND EQUAL OPPORTUNITY</b>		
DMA <sup>3</sup>	●	<a href="#">CoC Code of Conduct</a> <a href="#">ESG Investing in Our Employees (p. 14-17)</a> <a href="#">www Workforce Diversity</a>
G4-LA12	●	<a href="#">ESG Investing in Our Employees (p. 14-17)</a> <a href="#">PS 2016 Proxy Statement (p. 14-19)</a> <a href="#">www Workforce Diversity</a> Note: The majority of our workforce is based in the United States. We provide a diversity and role breakdown of our employees on our website.
<b>SOCIAL: HUMAN RIGHTS</b>		
<b>INVESTMENT</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Advancing Sustainable Finance (p. 18-19)</a> <a href="#">HR Human Rights</a> <a href="#">www Supplier Code of Conduct</a>
G4-HR1	●	<a href="#">ESG Advancing Sustainable Finance (p. 18-19)</a>

<sup>3</sup> We regularly evaluate our management of ESG issues and other key business issues as part of our business performance review processes. We make adjustments to management approaches as needed based on these evaluations.

INDICATOR	REPORTING STATUS	SOURCE
<b>SPECIFIC STANDARD DISCLOSURES</b>		
<b>NON-DISCRIMINATION</b>		
DMA <sup>3</sup>	●	<a href="#">CoC Code of Conduct</a> <a href="#">ESG Investing in Our Employees (p. 14-17)</a> <a href="#">HR Human Rights</a> <a href="#">www Diversity and Inclusion</a>
<b>CHILD LABOR</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a>
<b>FORCED OR COMPULSORY LABOR</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">HR Human Rights</a>
<b>INDIGENOUS RIGHTS</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">HR Human Rights</a>
<b>SOCIAL: SOCIETY</b>		
<b>LOCAL COMMUNITIES</b>		
DMA <sup>3</sup>	●	<a href="#">CoC Code of Conduct</a> <a href="#">CR 2015 Corporate Responsibility Report</a> <a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG Supporting Our Communities (p. 22-23)</a>
G4-S01	●	Note: Our <a href="#">2015 Corporate Responsibility Report</a> describes the relevant aspects of our community engagement, assessment, and development programs.
G4-FS14	●	<a href="#">CR 2015 Corporate Responsibility Report (p. 14-17)</a> <a href="#">ESG Serving Our Customers (p. 12-13, 26)</a>
<b>ANTI-CORRUPTION</b>		
DMA <sup>3</sup>	●	<a href="#">CoC Code of Conduct</a> <a href="#">DB How We Do Business - The Report (p. 9-14, 27-59)</a> <a href="#">ESG Promoting Sound Governance (p. 7, 9-10)</a>
G4-S04	●	Note: Annual training on our Code of Conduct, which includes training on anti-corruption principles, is required for all employees.
G4-05	●	<a href="#">AR 2015 Annual Report (p. 297-303)</a>
<b>PUBLIC POLICY</b>		
DMA <sup>3</sup>	●	<a href="#">ESG Promoting Sound Governance (p. 10)</a> <a href="#">www Policy Engagement and Political Participation</a>
G4-S06	●	<a href="#">www Policy Engagement and Political Participation</a>
<b>ANTI-COMPETITIVE BEHAVIOR</b>		
DMA <sup>3</sup>	●	<a href="#">CoC Code of Conduct</a>
G4-S07	●	<a href="#">AR 2015 Annual Report (p. 297-303)</a>
<b>COMPLIANCE</b>		
DMA <sup>3</sup>	●	<a href="#">CoC Code of Conduct</a> <a href="#">ESG Promoting Sound Governance (p. 7, 9-10)</a>
G4-S08	●	<a href="#">AR 2015 Annual Report (p. 297-303)</a>

INDICATOR	REPORTING STATUS	SOURCE
<b>SPECIFIC STANDARD DISCLOSURES</b>		
<b>SOCIAL: PRODUCT RESPONSIBILITY</b>		
<b>PRODUCT AND SERVICE LABELING</b>		
DMA <sup>3</sup>	●	<a href="#">ESG</a> <a href="#">Serving Our Customers (p. 11-12)</a>
G4-PR5	●	<a href="#">AR</a> <a href="#">2015 Annual Report (p. 9)</a> <a href="#">DB</a> <a href="#">How We Do Business - The Report (p. 61-64)</a> <a href="#">ESG</a> <a href="#">Serving Our Customers (p. 11-12)</a>
<b>PRODUCT PORTFOLIO</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S</a> <a href="#">Environmental and Social Policy Framework</a> <a href="#">ESG</a> <a href="#">Advancing Sustainable Finance (p. 18-21)</a> <a href="#">HR</a> <a href="#">Human Rights</a>
G4-FS7	●	<a href="#">CR</a> <a href="#">2015 Corporate Responsibility Report</a> <a href="#">ESG</a> <a href="#">Advancing Sustainable Finance (p. 20)</a>
G4-FS8	●	<a href="#">ESG</a> <a href="#">Advancing Sustainable Finance (p. 20)</a>
<b>AUDIT</b>		
DMA <sup>3</sup>	●	<a href="#">E&amp;S</a> <a href="#">Environmental and Social Policy Framework</a> <a href="#">ESG</a> <a href="#">Advancing Sustainable Finance (p. 18-19)</a>
	●	<a href="#">E&amp;S</a> <a href="#">Environmental and Social Policy Framework</a> <a href="#">ESG</a> <a href="#">Advancing Sustainable Finance (p. 18-19)</a>
<b>ACTIVE OWNERSHIP</b>		
DMA <sup>3</sup>	●	<a href="#">www</a> <a href="#">Proxy Information</a>
G4-FS11	●	<a href="#">E&amp;S</a> <a href="#">Environmental and Social Policy Framework</a> <a href="#">ESG</a> <a href="#">Advancing Sustainable Finance (p. 18-19)</a>
<b>MARKETING COMMUNICATIONS</b>		
DMA <sup>3</sup>	●	Note: Fair and transparent communications is the key marketing communications issue for JPMorgan Chase, which we discuss in the Serving Our Customers chapter of this report.
<b>CUSTOMER PRIVACY</b>		
DMA <sup>3</sup>	●	<a href="#">CoC</a> <a href="#">Code of Conduct</a> <a href="#">DB</a> <a href="#">How We Do Business - The Report (p. 34)</a> <a href="#">ESG</a> <a href="#">Promoting Sound Governance (p. 9)</a> <a href="#">www</a> <a href="#">Chase - Privacy Notice</a> <a href="#">www</a> <a href="#">J.P. Morgan - Privacy Policy</a>
G4-PR8	●	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 (and has disclosed information about its cyber breach) in its SEC filings.
<b>COMPLIANCE</b>		
DMA <sup>3</sup>	●	<a href="#">CoC</a> <a href="#">Code of Conduct</a> <a href="#">ESG</a> <a href="#">Promoting Sound Governance (p. 7, 9-10)</a>
G4-PR9	●	<a href="#">AR</a> <a href="#">2015 Annual Report (p. 297-303)</a>

<sup>3</sup> We regularly evaluate our management of ESG issues and other key business issues as part of our business performance review processes. We make adjustments to management approaches as needed based on these evaluations.